PayPoint®

User's Guide

Version 2.6.0

June 10, 2011

First Data Corporation
Suite 300
11311 Cornell Park Drive
Cincinnati, Ohio 45242
www.firstdata.com

© 2004 - 2011 First Data Corporation. All Rights Reserved. This document contains unpublished, confidential and proprietary information of First Data Corporation. You may not disclose, copy or use any part of this material for any purpose in any medium outside First Data Corporation without the express written consent of First Data Corporation.

Table of Contents

Disclaimer i

Revision History i

1.0 Introduction 1

Who Should Read This Manual 2

The MyWay Insurance Example 2

Guide Overview 3

2.0 How to Login 3

Log In Screen 4

Change Password 5

Choose Time zone 6

3.0 Basic Site Navigation 7

Site Logo 8

Site Title 9

Menu Bar 9

4.0 Manage Users 11

PayPoint Login and Password Policy 11

Access Rights 12

Roles 12

Creating Users 16

Search for a User Account 17

Edit User 18

Change User Password 19

Delete User 19

5.0 Search Screen 20

Searching by Site, Agency, or Application 20

Search Results 25

Exporting Search Results 28

Payment Details 32

Transaction (T) Detail 37

Credit Card Payment Processor Details 40

E-Check Payment Processor Details 54

PINless Debit Payment Processor Details 68

Convenience Fee Models 73

Primary Payment and Convenience Fee – Separate Transactions 73

Primary Payment and Convenience Fee – Integrated Transaction 74

Refund (Void) 76

Chargeback 77

Saving and Sharing Searches 78

6.0 New Payment 80
Payment Options 81
Entering Credit Card Payment Detail *82*
Entering eCheck Payment Detail *84*
Entering PINless Debit Payment Detail *87*
Validation Rules for New Payment 89
Common Fields with Credit Card, eCheck, and PINless Debit Transactions *89*
Validation Rules Specific to Credit Card Transactions *92*
Validation Rules Specific to eCheck Transactions *93*
Validation Rules Specific to PINless Debit Transactions *94*
Creating Dynamic Fields and Validations for Reference Field 95
Payment Results 97

7.0 Reports 98
Report Menu 99
Create New Report 99
Transaction Summary Report 100
Transaction Detail Report 102
Transaction Detail Report (User ID Breakout) 105
Payment Type Summary Report 108
Audit Summary Report 110
User Listing Report 112
Security Summary Report 113
Billing Report 114
Payment Response Time Summary 116
E-Check Returns 117
Duplicate Payment Report 120
Create and Use Report Templates 122
Print / Export Reports 122
Delete Reports 123

8.0 Settlement History 123
Search Settlements 124
Search Settlements Results 125
Settlement Details 126

9.0 Registrations 128
Search Registrations 128
Registration Search Results 129
Export Registration Search Results 130
View All Payments for Registration 130
Registration Details 131
Create Registrations 132

Common Fields with Credit Card, eCheck, and PINless Debit Registrations 133
Validation Rules Specific to Credit Card Registrations 137
Validation Rules Specific to eCheck Registrations 138
Validation Rules Specific to PINless Debit Registrations 140
MakePayment with Registrations 141
Creating Recurring Schedules with Registrations 142
Managing Expired Credit Card Registrations 145

10.0 Recurring Payments 146
Recurring Payment Search 146
Recurring Payment Schedule Search Results 147
Recurring Payment Schedule Details 148
Edit Recurring Schedule 149
Creating Dynamic Fields and Validations for Reference Field 151
Delete Recurring Schedule 152

11.0 Posting Files 153

12.0 Consumer Payments Management 154

13.0 Exceptions Manager 155
Overview 155
Process Details 157
Make New Payment 160
Reattempt Payment 162

14.0 Frequently Asked Questions 164
Bank Deposit Discrepancies 164
Declined Transactions 164
eCheck Returned Transactions 165
NSF (Not Sufficient Funds) 165
PayPoint Process 166
Payments 168
Stop Payment 168

Disclaimer

The material presented in this PayPoint User's Guide is for general guidance only. First Data Corporation does not represent or warrant that this is the only information available or the only information that should be considered when deciding to implement an electronic payment processing solution. First Data Corporation shall not be held liable for any losses caused by reliance on the accuracy, reliability or timeliness of this information. Portions of such information may not be useful or applicable to an entity's particular circumstance. Any person or entity that relies on any information obtained from this Guide does so at his or her own risk.

Revision History

Date	PayPoint Release	Section	Updates
5/10/2007	2.0	Posting Files/ Consumer Payments Management	Added Posting Files and Consumer Payments Management sections.
7/6/2007	2.0.1	All	Updated PayPoint to registered trademark.
7/24/2007	2.0.2	Manage Users	Updated Payment User to only Make Payment option.
8/21/2007	2.1	Search Screen (Searching by Application)	Add Auth Code to Main Search Screen
8/21/2007	2.1	Manage Users (Search for a User Account)	Updated that User Search includes User ID (email address) and User Description (Name).
8/21/2007	2.1	Search Screen (Convenience Fee Models)	Added new section on convenience fees. PayPoint supports convenience fees
8/21/2007	2.1	New Payment	Added introduction section that PayPoint can store data about payments made, authorized, and settled outside of PayPoint. These are considered Third Party payments and consist of Cash, POS, and ACH Credit.
8/21/2007	2.1	New Payment (Credit Card Payment	Added that Card Swipe and also international addresses are now

Date	PayPoint Release	Section	Updates
		Detail)	supported. This address support is dependent on the payment processor.
8/21/2007	2.1	New Payment (eCheck Payment Detail)	Added that international addresses are now supported. This address support is dependent on the payment processor.
8/21/2007	2.1	New Payment (PINless Debit Payment Detail)	Added that Card Swipe and also international addresses are now supported. This address support is dependent on the payment processor.
8/21/2007	2.1	Reports	The section was rewritten to document the new PayPoint .reporting system.
8/21/2007	2.1	Reports (Payment Response Time Summary)	Added description for new report, Payment Response Time Summary.
8/21/2007	2.1	Reports (User Listing and Security Summary)	Changed reports to also display the Site Name, Agency Name, and Application Name for each user on the report.
10/4/2007	2.1	Manage Users (Roles)	Deleted separate User Manager role as the User Manager right can be added to any specific user regardless of role. Added Posting Files Access to the Administrator Role.
8/11/2008	2.2	2.0 How to Login (Log in Screen) (Change Password) 3.0 Basic Site Navigation	Updated screen shots for PayPoint 2.2
8/11/2008	2.2	4.0 Manage Users (Roles)	Added the following Roles: Administrator with Consumer Payments Chargeback Only User Consumer Payment Mgmt Only User Updated Roles Matrix with these roles.

Date	PayPoint Release	Section	Updates
8/11/2008	2.2	5.0 Search Screen (Searching by Application)	Updated screen shot for PayPoint 2.2
8/11/2008	2.2	5.0 Search Screen (Searching by Application)	Added notes that Begin Date defaults to current date minus one and End date defaults to current date.
8/11/2008	2.2	5.0 Search Screen (Searching by Application)	Added new option: Save as Default Search.
8/11/2008	2.2	5.0 Search Screen (Payment Details)	Added the following fields: Response Time(Seconds) Origin Flags Settlement Ref Code 1 Settlement ref Code 2 Auth Code
8/11/2008	2.2	6.0 New Payment	Deleted Third Party Payments (ACHCredit, POS, and Cash from Make Payment Option). Third Party Payments are only available through Batch.
8/11/2008	2.2	6.0 New Payment (Credit Card Payment Detail) (E-Check Payment Detail) (PINless Debit Payment Detail)	Added shipping address (optional).
8/11/2008	2.2	7.0 Reports (Transaction Summary Report) (Transaction Detail Report) (Payment Summary Report) (Payment Response Summary Report) (Audit Summary Report) (Security Summary	Added Report Format: Select from one of the following formats: pdf, csv, xls, xml or html.

Date	PayPoint Release	Section	Updates
		Report) (User Listing Report)	
8/11/2008	2.2	7.0 Reports (Transaction Detail Report)	Added Note: You can only run the Transaction Detail Report for a total 31 day (floating) period.
8/11/2008	2.2	7.0 Reports (Print/ Export Reports)	Updated Screen Shot showing the selected Report Format.
8/11/2008	2.2	9.0 Registration (Search Registrations)	Added feature to search for expired registrations.
11/06/2008	2.2 Hotfix 2	6.0 New Payment (Creating Dynamic Fields and Validations for Reference Field)	Added new feature on how to dynamically create the Reference Field for Make Payment.
11/06/2008	2.2 Hotfix 2	9.0 Registrations (Create Registrations)	Added new feature to create Registrations using the PayPoint Administration Site.
11/06/2008	2.2 Hotfix 4	6.0 New Payment (Validation Rules for New Payment)	Documented Validation Rules for New Payment
11/06/2008	2.2 Hotfix 4	5.0 Search Screen (Exporting Search Results)	Added Feature to Export Payment Search Results into Excel.
11/06/2008	2.2 Hotfix 5	9.0 Registrations (Validation Rules for New Payment)	Documented Validation Rules for Creating Registrations
11/06/2008	2.2 Hotfix 5	7.0 Reports (Transaction Detail (User ID Breakout)	Added New Report Grouped by User ID Includes feature to report by user id or user ids and also display reference field.
11/06/2008	2.2 Hotfix 5	7.0 Reports	Added new feature to report by user id

Date	PayPoint Release	Section	Updates
		(Transaction Detail)	or user ids and also display reference field.
11/06/2008	2.2 Hotfix 5	4.0 Manage Users (Roles)	Added two new roles: Payment & Research with Audit Report and Refund Payment & Research & Audit Report
11/06/2008	2.2 Hotfix 5	7.0 Reports	Added examples of all the reports
3/9/2009	2.3	3.0 Basic Site Navigation	Replaced the Main Menu Screen Shot
3/9/2009	2.3	3.0 Basic Site Navigation	Updated Menu Bar and Menu Selections
3/9/2009	2.3	4.0 Manage Users	Updated Roles Matrix to include User Manager only Role.
3/9/2009	2.3	5.0 Search Screen (Searching by Application)	Added options on how to search by Site, Agency, or Application
3/9/2009	2.3	5.0 Search Screen	Re-ordered Fields to match Search Screen.
3/9/2009	2.3	5.0 Search Screen	Added QuickSet Date Range Options
3/9/2009	2.3	5.0 Search Screen (Payment Details)	Added the following fields to Payment Details: IP Address, User ID, Est. Settlement Submission. Added PostDatedPayment to Origin Flags.
3/9/2009	2.3	6.0 New Payment (Entering Credit Card Payment Detail).	Added Note that Purchase Order has limit of 25 characters.
3/9/2009	2.3	6.0 New Payment (Entering E-Check Payment Detail).	Added Authorization Medium as Required Field.

Date	PayPoint Release	Section	Updates
3/9/2009	2.3	9.0 Registrations (Search Registrations)	Added business rules for searching registrations.
3/9/2009	2.3	9.0 Registrations (MakePayment with Registration)	Added Section on how to make a payment using registered accounts.
3/9/2009	2.3	9.0 Registrations (Managing Expired Credit Card Registrations)	Added section on Managing Expired Credit Card Registrations.
3/9/2009	2.3	13.0 Exceptions Manager	Added new Section for Exceptions Manager
4/1/2009	2.3	4.0 Manage Users	Added access to specific reports by role.
6/29/2009	2.4	2.0 How to Login	Replaced Login Screen Shot
6/29/2009	2.4	3.0 Basic Site Navigation	Replaced the Main Menu Screen Shot
8/4/2009	2.4	4.0 Manage Users	Rewrote this section based on the new screens for Create and Edit User. Also added the Full Application List link for users with access to more than five applications.
8/4/2009	2.4	4.0 Manage Users (PayPoint Login and Password Policy)	Documented the existing PayPoint Policy
8/4/2009	2.4	4.0 Manage Users (Saving and Sharing Searches)	Added new section.
8/4/2009	2.4	5.0 Search Screen (Searching by Application)	Added notes that you can enter multiple transaction IDs, payment IDs, or confirmation numbers-separated by commas up to 300 characters.

Date	PayPoint Release	Section	Updates
8/4/2009	2.4	5.0 Search Screen (Searching by Application)	Updated Screen Shots
8/4/2009	2.4	5.0 Search Screen (E-Check Payment Processor Details)	Added section on TeleCheck Non-Face-to-Face (NFTF) e-Check Payment Processor Requests
10/23/2009	2.4 Hotfix 5	4.0 Manage Users (Roles)	You must enter at least three characters for the user search.
10/23/2009	2.4 Hotfix 5	4.0 Manage Users (Roles)	Added new User Role Inquiry and Settlement and Admin Report User
10/23/2009	2.4 Hotfix 6	2.0 How to Login (Change Password)	Updated Screen Shot and Instructions for changing password.
10/23/2009	2.4 Hotfix 6	4.0 Manage Users (Roles)	Updated Documentation of Registration Rights (Search, View, Create, Update, Delete) for the following roles: Administrator, Administrator with Consumer Payments, Payment & Research, Payment & Research with Audit Report, Refund Payment & Research & Audit Report, and Payment & Research – No Refund or Chargeback
10/23/2009	2.4 Hotfix 6	4.0 Manage Users (Roles)	Added Recurring Payment Schedules (Search, View, Create, Update, Delete) for the following roles: Administrator, Administrator with Consumer Payments, Payment & Research, Payment & Research with Audit Report, Refund Payment & Research & Audit Report, and Payment & Research – No Refund or Chargeback
10/23/2009	2.4 Hotfix 6	4.0 Manage Users (Roles)	Deleted reference to User Manager Role. This does not affect the User

Date	PayPoint Release	Section	Updates
			Manager profile option.
10/23/2009	2.4 Hotfix 6	5.0 Search Screen	Added the following: When searching over date ranges, the following limitations exist: • Show Payments – 32 days • Show Summary – 65 days. Added Select "Search by Payment Post Date" to search for future-dated payments. Updated Main Search Screen Shot.
10/23/2009	2.4 Hotfix 6	9.0 Registrations (Create Registrations (eCheck))	Authorization Medium is now a required field. Updated Screen Shots with Authorization Medium.
10/23/2009	2.4 Hotfix 6	9.0 Registrations (Managing Expired Credit Card Registrations)	paysupport@fdgs.com address has been changed to paysupport@firstdata.com
10/23/2009	2.4 Hotfix 6	10.0 Recurring Schedules	Updated Recurring Payments Details screen and details.
10/23/2009	2.4 Hotfix 6	10.0 Recurring Schedules	Added sections on how to Edit and Delete Recurring Schedules
11/23/2009	2.4 Hotfix 6	4.0 Manage Users (Roles)	Updated Inquiry and Settlement and Admin Report User to also include access to Posting Files
5/13/2010	2.4 Hotfix 8	4.0 Manage Users (PayPoint Login and Password Policy)	Updated Password Rules to: Passwords must be at least 8 characters long and must contain letters and at least one number and may contain special characters. Numbers may not be at the beginning or end of the password.
5/13/2010	2.4 Hotfix 8	7.0 Reports	Added functionality to **Search by the Payment Post Date** to the following reports:

Date	PayPoint Release	Section	Updates
			• Transaction Detail • Transaction Summary • Payment Summary • eCheck Reports
5/13/2010	2.5	5.0 Search Screen (Searching by Application)	Implemented in PayPoint 2.4 Hotfix 3, but documented in User Guide as part of PayPoint 2.5 guide updates: **When the current day's transactions are being searched, the criteria will use the current time minus two minutes.**
5/13/2010	2.5	5.0 Search Screen (Searching by Application)	Changed Title from Searching by Application to Searching by Site, Agency, or Application
5/13/2010	2.5	5.0 Search Screen (Searching by Site, Agency, or Application)	Updated Amount Description to show negative amount searches.
5/13/2010	2.5	5.0 Search Screen (Search Results)	Updated screen shot to results grid showing hover details.
5/13/2010	2.5	5.0 Search Screen (Payment Details)	Updated Screen Shot and field definitions that the ID for Payment Source of Consumer Web with Enrollment is now the User ID of the Consumer Payments User
5/13/2010	2.5	5.0 Search Screen (TeleCheck Non-Face-to-Face (NFTF) e-Check Payment Processor Requests)	Added Section, "TeleCheck Non-Face-to-Face (NFTF) Responses and Merchant Resolution"
5/13/2010	2.5	7.0 Reports	Updated Screen Shots of Transaction Detail, Transaction Summary, Payment Summary because of the addition of Payment Origin Option and added Instructions for Selecting Payment Origin
5/13/2010	2.5	7.0 Reports	Updated Screen Shot and added

Date	PayPoint Release	Section	Updates
		(Audit Summary Report)	description for Audit Summary because Individual Action Selections were added to Criteria.
5/13/2010	2.5	8.0 Settlement History (Search Settlements)	Added, "If you enter Settlement ID, the search will ignore the date range entered."
5/13/2010	2.5	8.0 Settlement History (Search Settlements Results)	Added Application name and ID.
5/13/2010	2.5	9.0 Registrations (Export Registration Search Results)	Added the ability to click on Export Results link on Registration Search Results to create csv file.
5/13/2010	2.5	9.0 Registrations (Managing Expired Credit Card Registrations)	Added,"…and also if you want already expired cards excluded."
5/13/2010	2.5	10.0 Recurring Payments	Added Section, "Creating Dynamic Fields and Validations for Reference Field."
5/13/2010	2.5	10.0 Recurring Payments	Added Section, "Creating Dynamic Fields and Validations for Reference Field."
5/13/2010	2.5	6.0 New Payment	Updated Screen Shots and Instructions for Entering Credit Card, eCheck, and Debit Card Payments
5/13/2010	2.5	4.0 Manage Users (Roles)	Reformatted section and added Billing Report
5/14/2010	2.5	9.0 Registrations (Create Registrations)	Updated Screen Shots for Create Registrations for Credit Card, eCheck, and PINless Debit.
5/19/2010	2.5	6.0 New Payment (Enter eCheck Payment Detail) (Validation Rules Specific to eCheck Transactions)	Added Name on Account as Required Field Updated Requirement for Account Number: The minimum length must be 5 and must be numeric.
5/19/2010	2.5	6.0 New Payment (Enter Credit Card Payment Detail)	Updated Name on Account as Optional Field

Date	PayPoint Release	Section	Updates
		(Validation Rules Specific to Credit Card Transactions)	
5/19/2010	2.5	6.0 New Payment (Enter Debit Card Payment Detail) (Validation Rules Specific to Debit Card Transactions)	Updated Name on Account as Optional Field
5/19/2010	2.5	9.0 Registrations (Validation Rules Specific to eCheck Transactions)	Added Name on Account as Required Field Updated Requirement for Account Number: The minimum length must be 5 and must be numeric.
5/19/2010	2.5	9.0 Registrations (Validation Rules Specific to Credit Card Transactions)	Updated Name on Account as Optional Field
5/19/2010	2.5	9.0 Registrations (Validation Rules Specific to Debit Card Transactions)	Updated Name on Account as Optional Field
8/18/2010	2.5	6.0 New Payment (Entering eCheck Payment Detail)	Updated Account Number entry to "Enter at least five digits for the Account Number."
9/23/2010	2.5 HF5	4.0 Manage Users (PayPoint Login and Password Policy)	Deleted, "Numbers may not be at the beginning or end of the password." from policy
9/23/2010	2.5 HF5	5.0 Search Screen (Refund(Void))	For refunds that are processed through BuyPass using an expired credit card, updated expiration dates will be need to be provided before the refund can be processed. Note: This does not apply to

Date	PayPoint Release	Section	Updates
			payments processed through TSYS Acquiring (Vital).
6/10/2011	2.5. HF5	8.0 Settlement History (Search Settlements)	Added Merchant ID to Settlement Search Criteria.
6/10/2011	2.5. HF5	9.0 Registrations (Search Registrations)	Added ability to enter or edit the Registration Lookup field.
6/10/2011	2.5. HF5	10.0 Recurring Payments (Recurring Payment Search)	Added ability to search for Recurring Schedule State: Any, Active, Disabled, Expired
6/10/2011	2.5. HF5	4.0 Manage Users	Added new roles for Consumer Payments Design Manager, Consumer Payments Design Data Manager, and Payments Design Enrollment Manager
6/10/2011	2.5. HF5	General	Updated all screen shots with First Data Branding
6/10/2011	2.6	4.0 Manage Users	Added Duplicate Payment Report to all roles
6/10/2011	2.6	5.0 Search Screen (Searching by Site, Agency, Application)	Added recommendations related to the use of the post-date checkbox for payment searches.
6/10/2011	2.6	5.0 Search Screen (Searching by Site, Agency, Application)	Add Payment Portion dropdown to Main Search Screen
6/10/2011	2.6	5.0 Search Screen (TeleCheck Non-Face-to-Face (NFTF) Responses and Merchant Resolution)	Updated PayPoint Administration Site messages with better descriptions.
6/10/2011	2.6	5.0 Search Screen (Refund (Void))	Added: For refunds that are processed through BuyPass using an expired credit card, updated expiration dates will be need to be provided before the refund can

Date	PayPoint Release	Section	Updates
			be processed. Note: This does not apply to payments processed through TSYS Acquiring (Vital).
6/10/2011	2.6	7.0 Reports (Transaction Summary Report) (Transaction Detail Report) (Payment Summary Report) (Payment Response Summary Report) (Audit Summary Report) (Security Summary Report) (User Listing Report) (Billing Report)	Removed html Report Format.
6/10/2011	2.6	7.0 Reports (User Listing Report)	Added option to also select by agency or application.
6/10/2011	2.6	7.0 Reports (Billing Report)	Added Third Party column to report. Added ability to Hide rows with no data
6/10/2011	2.6	8.0 Settlement History (Search Settlements)	Added Merchant ID to search criteria
6/10/2011	2.6	9.0 Registrations (Common Fields with Credit Card, Debit Card and eCheck)	Added RegistrationLookup field
6/10/2011	2.6	10.0 Recurring Schedules	Added State dropdown **(**Any, Active, Disabled, Expired).

1.0 Introduction

PayPoint facilitates commerce by enabling state governmental agencies entities to authorize process, reconcile, and manage multiple electronic payment types (i.e. credit cards, debit cards, and electronic checks/ Automated Clearing House (ACH) transfers) via their Web sites, IVR, POS/Kiosk, etc. PayPoint acts as a bridge between the agency application and the financial institutions that process payment transactions. Payment data is collected via multiple payment channels from the citizen and submitted to PayPoint for real-time authorization.

PayPoint is geared towards entities that process Card-Not-Present (CNP) transactions. In a Card-Not-Present transaction, the governmental agency and the citizen are not in the same physical location and the citizen typically uses some form of electronic interface provided by the entity such as a web site to input details of a credit card, E-Check, or PINless Debit payment.

PayPoint Features and Benefits

- Easy to learn and use, intuitive process and flow
- Mitigates security risk by eliminating multiple payment tools within multiple agencies
- Provides enterprise wide payment integration
- Simplifies and consolidates management policies and procedures
- Consolidates payment reconciliation and reporting
- Provides application consistency
- Contributes to cost savings
- Centralizes payment processing support
- Simplifies system upgrades
- Provides secure sensitive payment data for individual applications
- Integrates support for mixed platform environments

PayPoint Security

- Utilizes industry standard Advanced Encryption Standard (AES) for 128 bit encryption of sensitive payment data
- Compliant with card holder data security including:
    - Visa's CISP
    - MasterCard Site Data Protection
    - American Express Data Security standards
- Fully integrated user roles based security

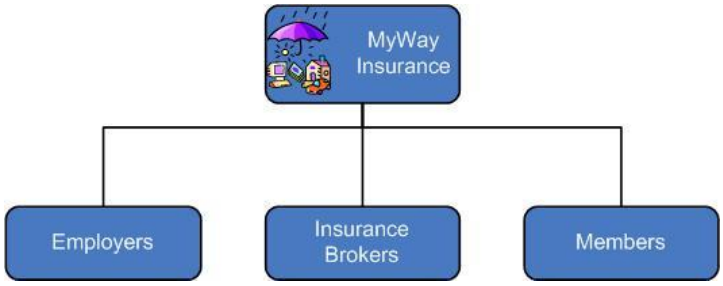
Who Should Read This Manual

This manual is intended primarily for agency employees who have the need to administer, research, fiscal manage and perform customer services, but can be used by anyone who needs to know how to use the PayPoint Engine. Since this is a 'How To' book, there is sufficient detail to provide a solid understanding of what the application is designed to do, how it works, and how to use it effectively.

The MyWay Insurance Example

Throughout this guide, we will reference a fictional insurance company, MyWay Insurance. This will allow you to see how the different features and functionality of PayPoint can be integrated. For this example, MyWay Insurance has three different divisions or agencies – Employers, Insurance Brokers, and Members. Each Agency has different applications.

More information about MyWay Insurance will be described as we explain the different features and functionality of PayPoint.



Guide Overview

The User's Guide consists of the following sections:

- How to Login
- Basic Site Navigation
- Search Screen
- New Payment
- Settlement History
- Registration Recurring Payments
- Reports
- Manage Users
- Consumer Payments Management
- Frequently Asked Questions

2.0 How to Login

PayPoint is an Internet accessible application. To login to the application, open an Internet browser session and enter the following address:

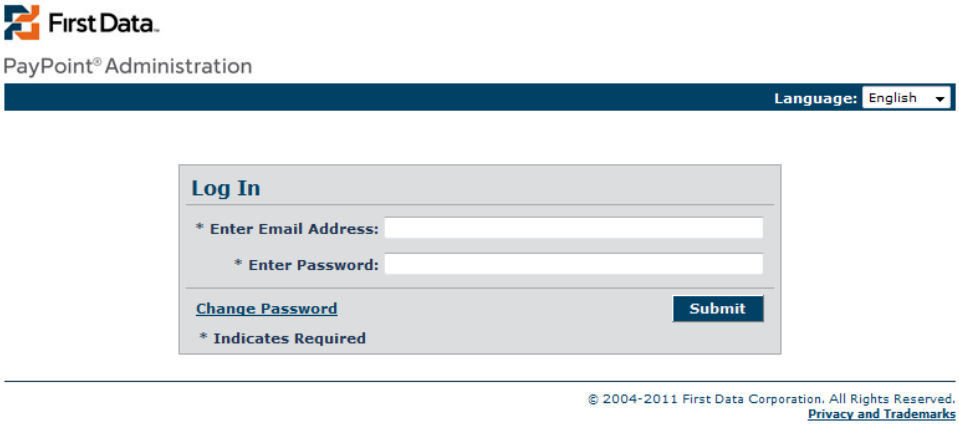
https://www.govone.com/epayadmin

Before you can login to PayPoint, you must have:

- **Valid Email Address** – In order to access PayPoint, you will need your local administrator to create a user account. Your email address serves as the account user id. The account will determine the level of access you are allowed within PayPoint and the types of transactions you can perform. You must use a valid email address because there may be notifications emailed from PayPoint to this account.
- **Password** - A password (also assigned by the System Administrator) enables you to login. Once logged in for the first time, you may want to change your password to something you can easily remember. Your password protects your email address (user id) from unauthorized use. Passwords must be eight characters, be a combination of both letters and numbers, and must not start or end with a number. They are case sensitive. Keep your password confidential.
- **Preferred Time zone –** PayPoint will display the payment transaction times in your time zone.

Log In Screen

The Log In screen is the first screen displayed after typing in the web site address. Entering your email address and password correctly gives you access to the PayPoint system.



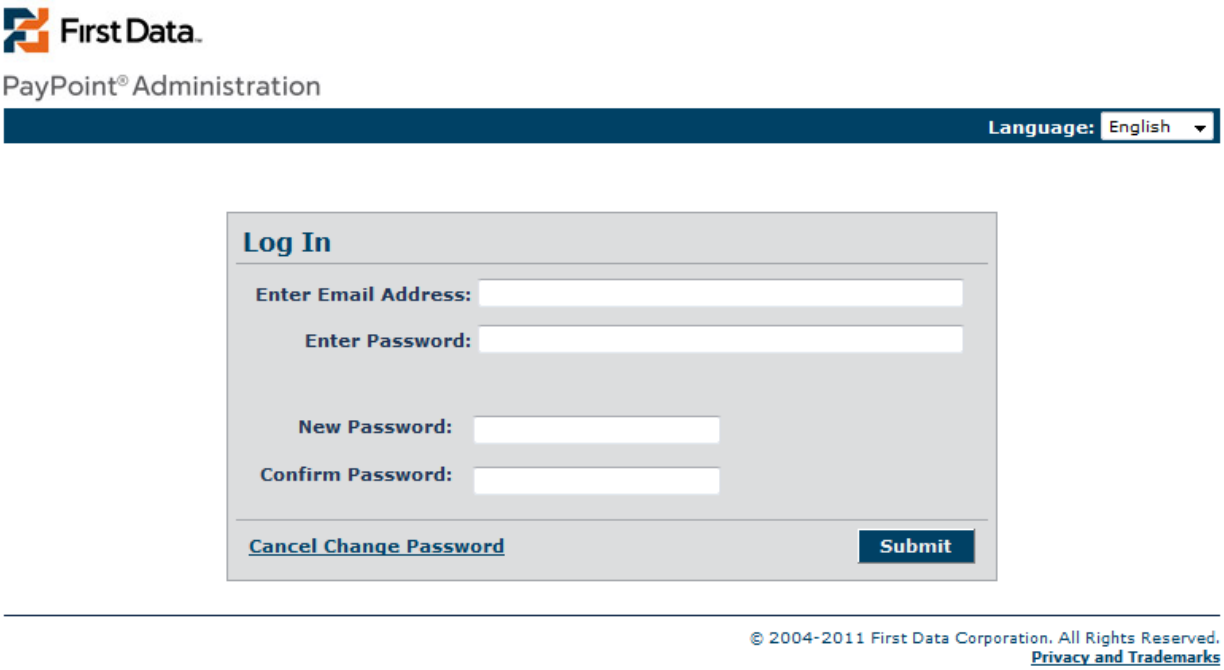
To Log In:

1. Enter your **Email Address** and press the tab key to move to the next field or move the mouse to the next field.
2. Enter your **Password** in the Password field. It will appear as asterisks (********) as you type it.

   Note: If this is the first time logging in, choose Change Password to change your password.
   Click on the SUBMIT button.

Note: If a password is entered incorrectly three times, the following message is displayed, "*The maximum number of failed login attempts has been reached. This account has been automatically disabled.*" Contact your PayPoint Site Administrator to have the password reset.

Change Password



It is recommended that you change your password the first time you log in or anytime you feel your password security has been jeopardized. Your site password policies may also require that you change your password the first time you use the system.

To change password:

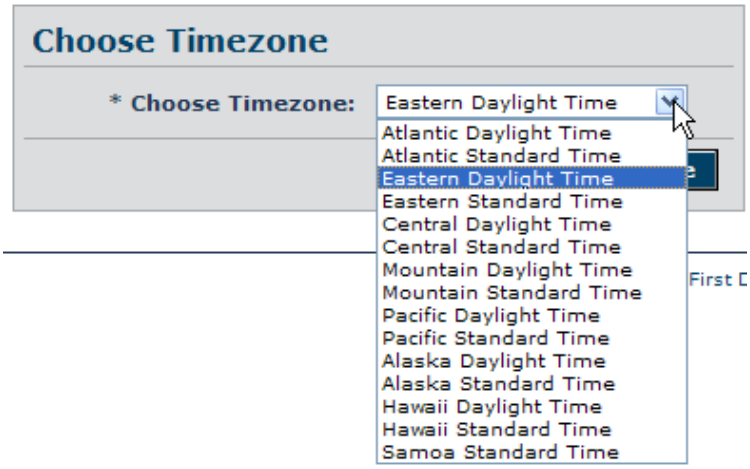
1. From the **Log In** screen, choose the **Change Password** link.
2. Enter your Email Address.
3. Enter your Current Password.
4. Enter your **New Password**.
5. **Re-enter** your password to confirm.
6. Choose SUBMIT to complete the transaction

Note: Passwords must be at least one letter or number. There are no set rules enforced by PayPoint relating to the minimum and maximum length and the content of the password. Numbers, letters and special characters are allowed.
It is highly recommended that passwords selected be strong passwords, containing numbers, letters and special characters.

.

Choose Time zone

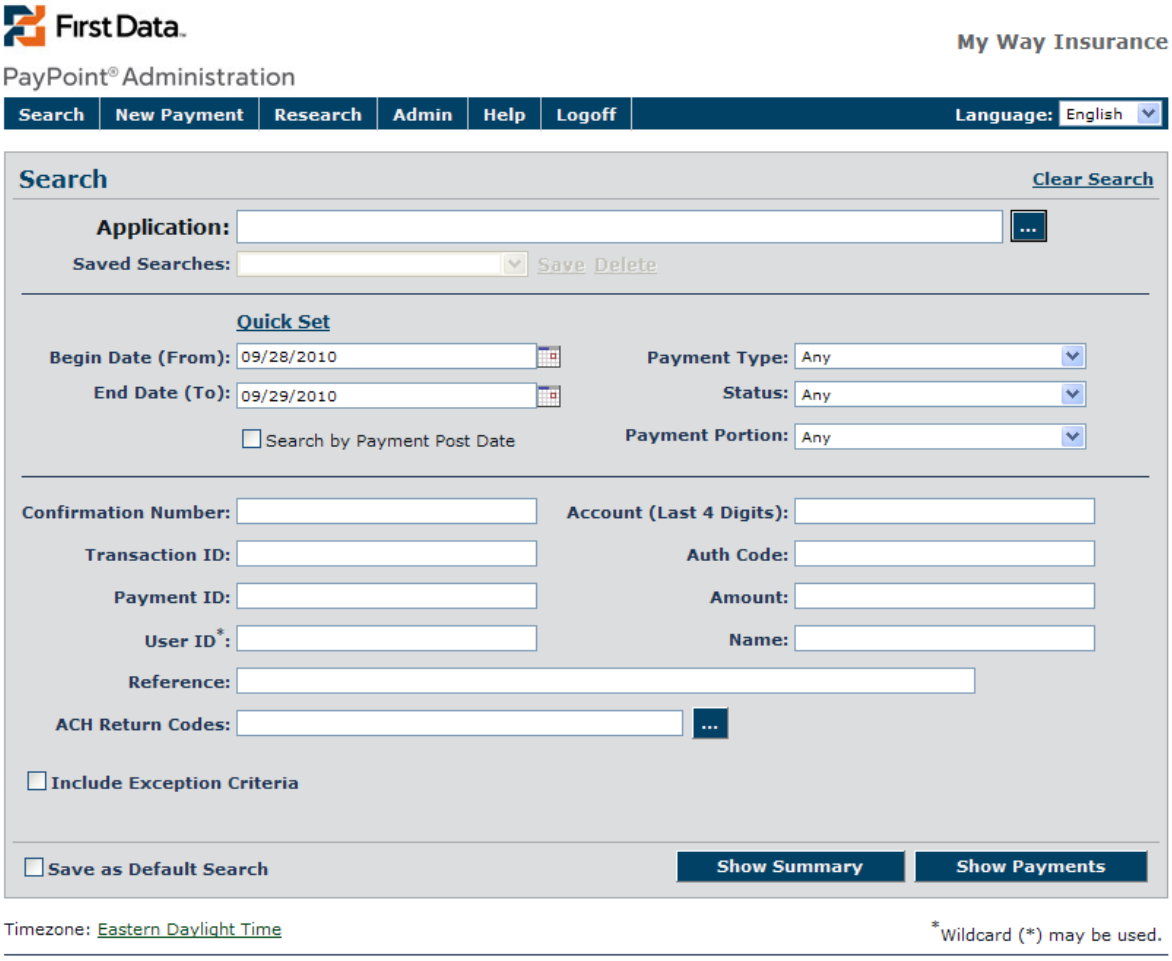
When you initially sign in, you must select your time zone. PayPoint will then display payment transaction dates and times in this time zone.



3.0 Basic Site Navigation

After you log in to the PayPoint site, the Main Menu screen can be accessed from anywhere in the system by choosing Main Menu from the Menu Bar at the top of the screen. The Main Menu Screen contains six areas:

- Site Logo
- Site Title
- Menu Bar
- Search Screen
- Time Zone

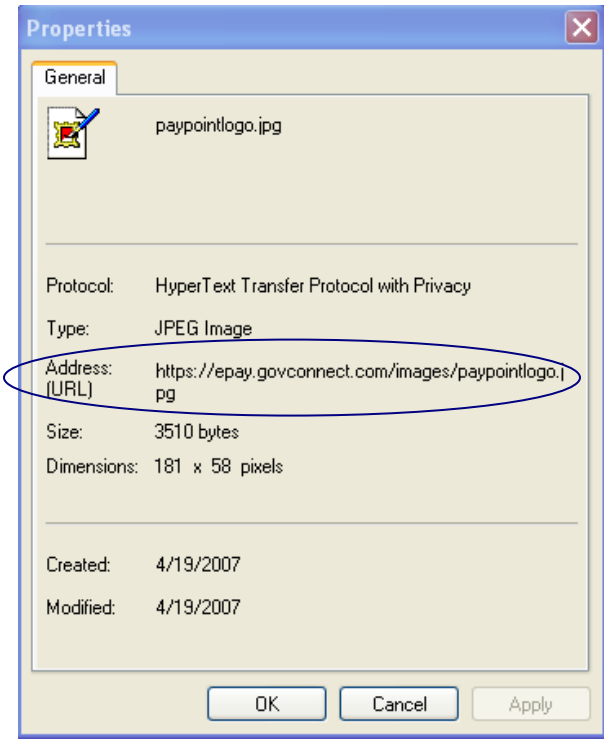


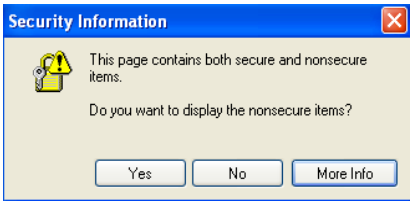
Note: Your PayPoint Site Administrator, who created your account, has the ability to assign roles. The roles determine the available options for each user. If you do not have access to a role, the menu choice will not be displayed. More information about roles will be discussed in the Manage Users section of this guide.

Site Logo

PayPoint allows you to brand your PayPoint Administration site using your logo or image. To display your company logo or image, you would need to provide a fully qualified link to your image via a publicly available URL reference. This image will appear on the left side of Site Header for every page in your PayPoint Administration site. The recommended format is jpg or gif. If you don't have a logo, PayPoint can be configured not to display any logo.

If you wish to display a logo, your logo or image must be publicly available on a web site within the internet. To locate the fully qualified link, using Internet Explorer to a web site where your logo is visible, right click on the image on your home site and click on Properties. Next to the Address (URL) will be the fully qualified URL to use with your PayPoint Administration site. For additional help with this, your web master or administrator should be able to help you locate this information. Since your PayPoint Administration site will be a secure web-site (https:), it is highly recommended to locate a logo that is part of a secure site. If you use a logo from a nonsecure http: site, some browsers may prompt your customers if they want to display secure and nonsecure content. This may be confusing to them. If you select a logo from a secure site, then your customers will not see this message.



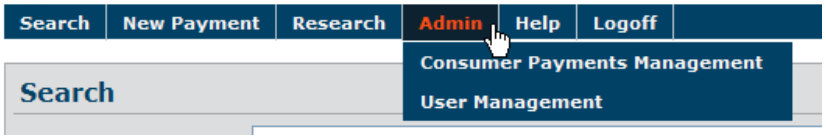


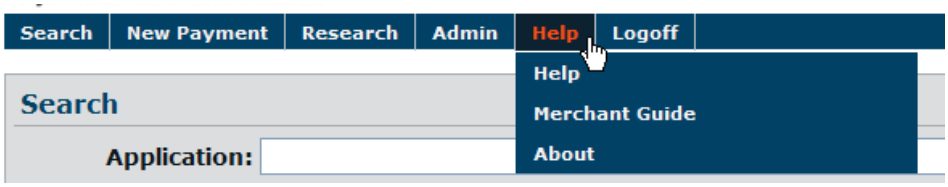
Site Title

Like the logo, PayPoint can be configured to display your company name. This is documented in your boarding documents.

Menu Bar

The Menu Bar is accessible from all screens and allows you to go to the specific function by clicking on the title.





Menu/Option	Submenu Options	Description
Your Home Site		Option which takes you to the home page associated with your implementation. This is documented in your boarding documents.
Search		Option which returns you to the Search Screen.
	Search Results	If you have Payment Search Results, there will be a dropdown option to also return to Payment Search Results.
New Payment		Option which allows the user to enter a New Payment manually and have it process through PayPoint.
Research		Menu listing Reports, Registrations, Recurring Payment Schedules, Settlement, and Posting Files.
	Reports	Takes you to the Report menu screen, which allows you to create or view reports.

Menu/Option	Submenu Options	Description
	Registrations	Allows the user to search and view registration information.
	Recurring Payment Schedules	Allows the user to view, enable and disable a recurring payment schedule.
	Settlement	Shows history of daily settlement activity.
	Posting Files	Download your posting file by FTP or through this option on the Site.
Admin		Menu listing Consumer Payments Management and User Management
	Consumer Payments Management	Create, design, and manage the Consumer Payments IVR and Web interface.
	User Management	Account administrative screen. Allows you to new create accounts, reset disable accounts, change password, assign roles, and grant application rights.
Help		Menu listing Help, Merchant Guide, and About Information.
	Help	Opens a new window with the PayPoint User's Guide presented in Adobe format. This Guide provides help for navigating and understanding the screens.
	Merchant Guide	Opens a new window with the PayPoint Merchant Integration Guide presented in Adobe format. The merchant guide provides details on how to integrate your application within the PayPoint system.
	About	Displays the PayPoint and AccessNet versions.
Logoff		Option which logs you out of the PayPoint application. To keep others from utilizing your PayPoint account from your terminal, you should make a habit of logging off PayPoint when you are done performing your work. Closing your browser will log you off as well.

4.0 Manage Users

PayPoint Administrators are designated by the agency. Ideally, there should be a primary administrator and a backup. These administrators have access to all user access capabilities. These functions include the following:

- Add a User
- Search for a Current User
- Edit User Access
- Change Passwords
- Delete a User

Logins and passwords created by PayPoint Administrators must follow the PayPoint login and password policy.

PayPoint Login and Password Policy

The PayPoint login and password policy is listed below:

Item	PayPoint Policy
Login	The Login must be in valid email format: x@x.xxx. Except for the email format, there are no length restrictions.
Password Rules	Passwords must be at least 8 characters long and must contain letters and at least one number and may contain special characters. **Note: It is highly recommended that passwords selected be strong passwords, containing numbers, letters and special characters.**
User Lockout	Three failed attempts will lockout the user. The user may be re-enabled by the PayPoint Administrator assigned to your organization.
Password Expiration	Passwords expire every 30 days from initial login.
Force Password Rotation	The user may not change their password to any of the last five passwords that they have used.
Session Inactivity Time-out	There is a system-wide session timeout of twenty minutes.
PayPoint Generated Password Rules	When you select the option for PayPoint to generate a password, the result is created by a random character generator, with a length of at least eight, contains at least one letter and one number and uses the following characters: QWERTYUIOPASDFGHJKLZXCVBNMqwertyuiopasdfghjklzxcvbnm1234567890!#$^&*+-

Access Rights

Access rights are a combination of Application, Role, and User Manager Permissions. They determine the level of access allowed within PayPoint and the types of transactions that can be performed. These rights are determined during the account setup. If you need to change your account access, contact your PayPoint Site Administrator.

Roles

Roles determine which screens are displayed and what processes can be perform. Agency rights determine the agencies to which you have access.

Role	Description
Administrator	The Administrator role gives access to all of the following functions of the agencies or applications equal to or below them in the hierarchy.
Administrator with Consumer Payments	The Administrator role gives access to all of the functions of the agencies or applications equal to or below them in the hierarchy and also includes the Consumer Payments Management Toolkit.
Chargeback Only User	The Chargeback Only role has the ability to run reports, search settlements and payments and issue chargebacks, but not refunds.
Consumer Payment Mgmt Only User	The Consumer Payment Mgmt Only role has the ability to access the Consumer Payments Management toolkit only.
Consumer Payments Design Manager	The Consumer Payments Design Manager role has the ability to access the Consumer Payments Design toolkit only.
Consumer Payments Data Manager	The Consumer Payments Data Manager role has the ability to access the Consumer Payments Data Management toolkit only.
Consumer Payments Enrollment Manager	The Consumer Payments Enrollment Manager role has the ability to access Consumer Payments Enrollment Management and Payment Searches only.
Inquiry Only User	The Inquiry role allows the user access to the Search screens and the screens linked with these screens. There are no Payment, Refund, or Chargeback access allowed.
Inquiry Only With Settlement	The Inquiry Only with Settlement role allows the user access to the Search screens, the Settlement screens, and the screens linked with these screens. There are no Payment, Refund, or Chargeback access allowed.
Inquiry and Settlement	The Inquiry Only with Settlement role allows the user access to

Role	Description
and Admin Report User	the Search screens, the Settlement screens, and the screens linked with these screens. There are no Payment, Refund, or Chargeback access allowed.
Payment & Research	The Payment & Research role allows the user the capability to Make Payments, Research, Refund, and Chargeback.
Payment & Research with Audit Report and Refund	The Payment & Research With Audit Report and Refund role allows the user the capability to Make Payments, Research, Refund, and Chargeback.
Payment & Research & Audit Report	The Payment & Research &Audit Report Role allows the user the capability to Make Payments and perform Research.
Payment & Research – No Refund or Chargeback	The Payment & Research – No Refunds or Chargeback role allows the user the capability to Make Payments and perform Research.
Payment User	The Payment User role has the capability to use the 'Make Payment' functionality of the system ONLY. When the user logs in, they will only see the 'Make Payment' option.
Reports User	The Reports User role has access to the 'Reports' menu option ONLY. They are allowed to create and run reports.
Research User	The Research User role allows the user to search the transactions using the 'Search' function, view the payment information and the transaction information and create 'Refunds' or 'Chargeback', and create and run 'Reports'.

Note: Any Specific Users can also be assigned a User Manager Right in addition to the roles listed above. Administrator Users who are also User Managers may create other users with any roles. Non-administrator Users who are also User Managers may only create users that are the same role as themselves.

Below is a roles matrix for the different types of PayPoint users. Your PayPoint administrator will determines which roles will be used in your implementation.

	Search	Can Share Searches	Refund	Chargeback	New Payment	Reports	Settlement History	Consumer Payments Design and Application Options	Consumer Payments Data Management	Consumer Payments Enrollment Management	Registrations	Recurring Payment Schedules	Posting Files	User Manager
Administrator	X	X	X	X	X	1	X				X	X	X	*
Administrator with Consumer Payments	X	X	X	X	X	1	X	X	X	X	X	X	X	*
Chargeback Only User	X			X		2	X							*
Consumer Payment Mgmt Only User								X	X	X				*
Consumer Payments Design Manager								X						*
Consumer Payments Design Data Manager									X					*
Payments Design Enrollment Manager	X									X				*
Inquiry Only	X					2					X	X		*
Inquiry Only With Settlement	X					2	X				X	X		*
Inquiry and Settlement and Admin Report User	X					1	X				X		X	*
Payment & Research	X		X	X	X	2					X	X		*
Payment & Research & Audit Report	X				X	3					X	X		*
Payment & Research – No Refund or Chargeback	X				X	2					X	X		*
Payment & Research with Audit Report and Refund	X		X	X	X	3					X	X		*
Payment User					X									*

	Search	Can Share Searches	Refund	Chargeback	New Payment	Reports	Settlement History	Consumer Payments Design and Application Options	Consumer Payments Data Management	Consumer Payments Enrollment Management	Registrations	Recurring Payment Schedules	Posting Files	User Manager
Report User						*2*								*
Research User	*X*		*X*	*X*		*2*					*X*	*X*		*

* Manage User Rights can also be added to any role by enabling "User Manager" on the User Profile Screen.

1 These roles provide access to the following reports:

- Transaction Summary
- Transaction Detail
- Transaction Detail (User ID Breakout)
- Payment Type Summary
- Audit Summary Report
- User Listing Report
- Security Summary Report
- Payment Response Type Summary
- Billing Report
- Duplicate Payment Report

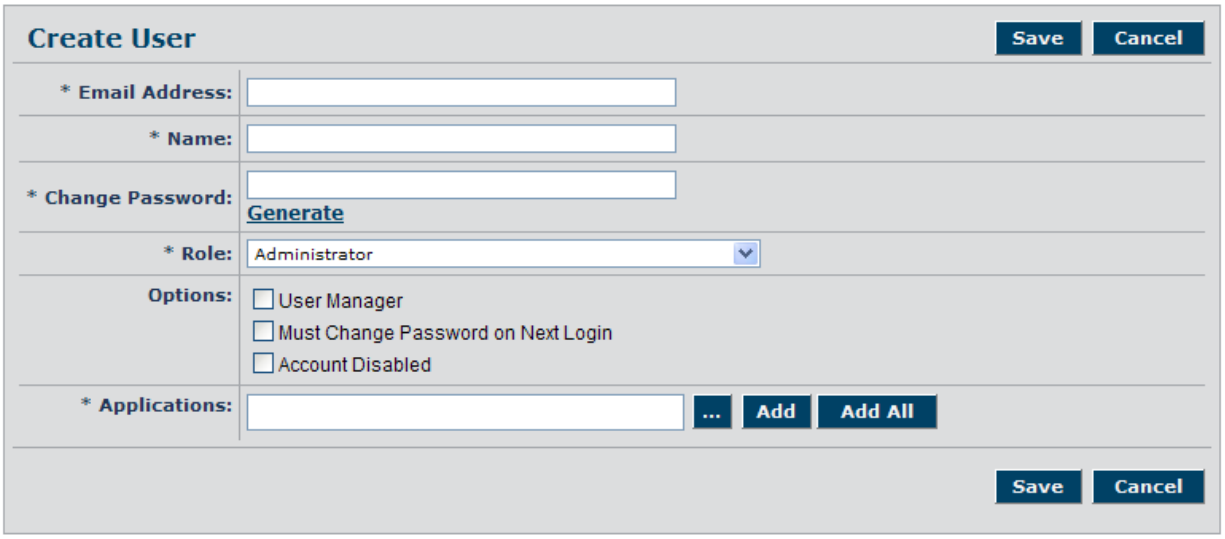
2 These roles provide access to the following reports:

- Transaction Summary
- Transaction Detail
- Transaction Detail (User ID Breakout)
- Payment Type Summary
- Duplicate Payment Report

3 These roles provide access to the following reports:

- Audit Summary Report
- Transaction Summary
- Transaction Detail
- Transaction Detail (User ID Breakout)
- Payment Type Summary
- Duplicate Payment Report

Creating Users



To add a new user:

1. From the Main Menu, choose **Admin**.
2. Choose **User Management** from the dropdown options.
3. Choose Create User.
4. Enter the new User's Email Address.
5. Enter the users first and last **Name**.
6. Choose **Generate** to have a randomly generated password assigned to the user.

   -or-

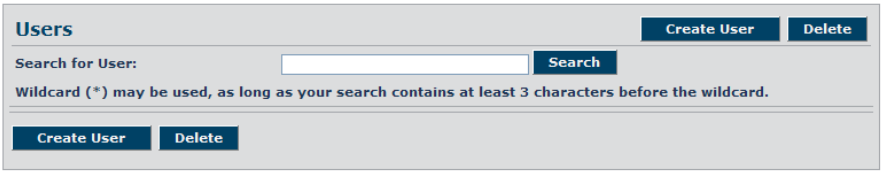
   Manually enter an assigned Password in the **Change Password** field.
7. Select the user's **Role**
8. Select **User Manager,** if appropriate – This grants the user administrative authority. This allows the user to create new accounts with the same access rights, reset passwords and reactive a Disabled Account.
9. **Must Change Password on Next Login** – If selected, the users will be prompted to change their password the next time they login.
10. Select the Site, Agency or Applications to which the user will have access. Click **Add** for each entry.
11. Select **Save** to update the system and make the entry active.

Search for a User Account

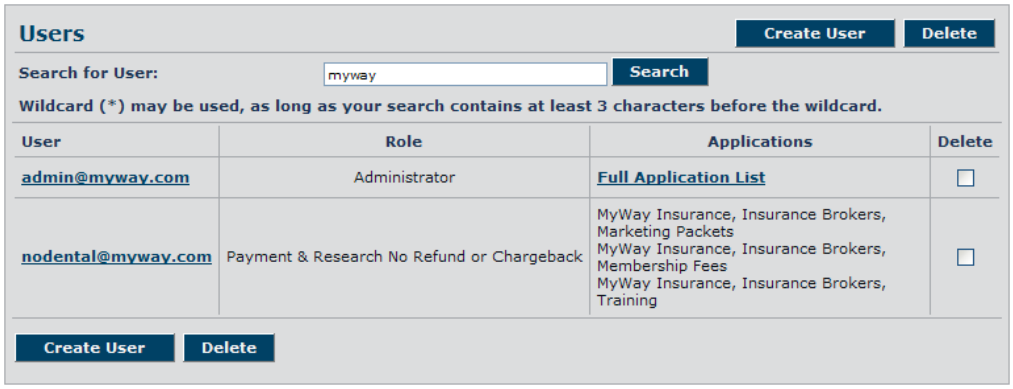
Use search to quickly locate a current user account.

To search for a user account:

1. From the Main Menu, choose **Manage Users**.

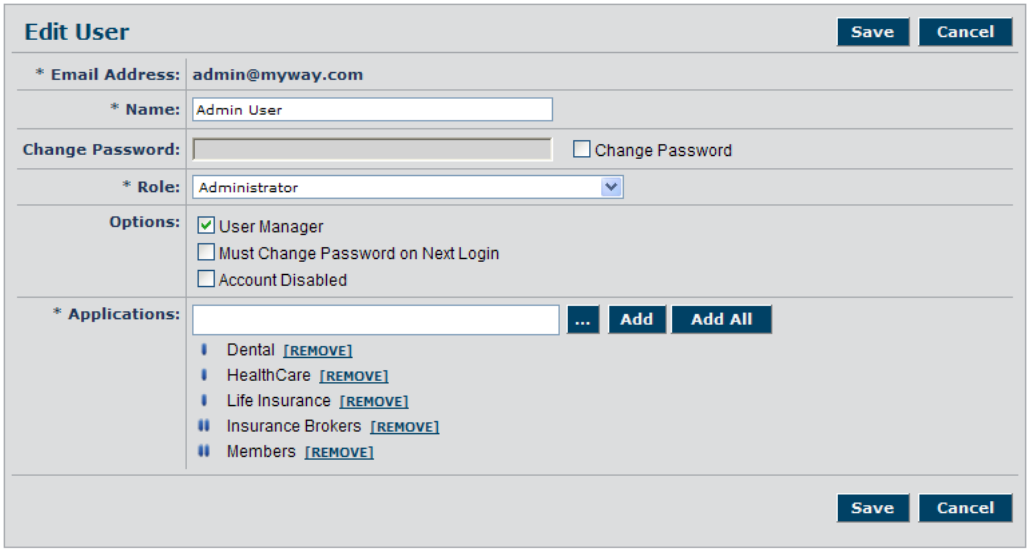


2. In the **Search for User** field, enter the Email Address or Name. The search criteria is checked against the User (eMail Address) and User Description (Name of User)
3. Use **"*"** as a wildcard to help locate accounts. For example, BSmith* would return BSmith@aol.com, BSmith@hotmail.com, etc. You must enter at least three characters for the search.
4. Click on the user to view details of the account.
5. If the User has access to more than four Applications assigned, Full Application List link will be displayed. Click on the link to expand and collapse the detailed application list.



Edit User

This screen allows user information to be updated by anyone who has User Manager access. Changes are entered and take effect immediately upon saving.



To change user access:

1. Locate the user account.
2. From the Edit User screen, make the required changes**.**
   Options included:
   a. **Name** – Change user's first and last name
   b. **Change Password** – Change password if lost or forgotten
   c. **Roles** – Update user Role
   d. **User Manager –** Change user's right to manage accounts
   e. **Account Disable** – Use to suspend a user account
   f. **Applications** – Update user Applications

Note: You cannot update an email address. To change an email address, delete the current account and create a new one.

Change User Password

Change User Password is used to create a new user's password. The original password cannot be reset or displayed.

To change user passwords:

1. Locate the user account.
2. Click on the users to view details of the account.
3. Check **Change Password** to manage the password.
4. Choose **Generate** have a randomly generated password assigned to the user.
   –or-
   Manually enter a specific password for the user.
5. **Must Change Password on Next Login** – If selected, the user's will be prompted to change their password the next time they login.
6. Unselect **Account Disabled** if the account has been locked out.

Delete User

This screen allows the capability to delete a user from PayPoint. The account will be completely removed from the system. If the user requires access again, the account must be recreated.

Note: To temporarily suspend user access to an account, select the ID and choose Account Disable checkbox from the Edit screen.

To Delete a User

1. Locate the user using search or by paging through the user screens.
2. Select the Delete checkbox to the right of the user, and then select **Delete**.

5.0 Search Screen

In this section, we will discuss:

- Searching by application
- Search Results
- Refund
- Chargeback

Searching by Site, Agency, or Application

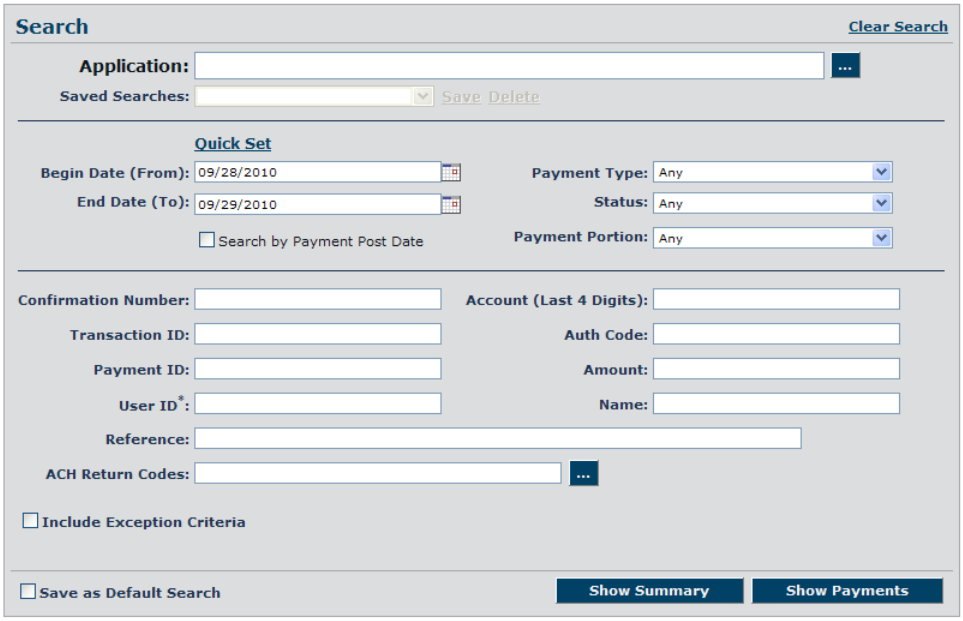
In general, users performing searches should utilize one or more of the search options to help target their data. Two of the best fields to use together are Application and Reference, combining these fields creates a unique identifier, which locates an exact record immediately. Adding the Start and End dates limits the number of records that are searched, and speeds up your request. The Application field is set up as a hierarchy; Site is level one, Agency is level two, and Application is level three. In almost every case, you will search at the Application level. The Search screen provides the capability to search the database for payment information.

When searching over date ranges, the following limitations exist:

- Show Payments – 32 days
- Show Summary – 65 days.

When the current day's transactions are being searched, the criteria will use the current time minus two minutes.

Note: The more fields used, the faster and more accurate the results.

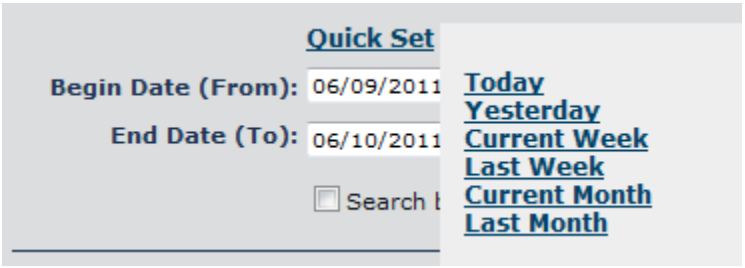


To search for a transaction:

1. Select **Site, Agency, or Application** – Displays the site, agency and the applications the user is authorized to access. i.e. *Drivers License Renewal*
   There are two methods to select an application. The first is to use the Browse Option to select the site or agency or application.
   The second method is to enter any letter or number or combination of letters or numbers into the Application Field. This will list the applications that match by wildcard. You can then click on the application you wish to select.

Note: This Application Selection Method is used in Main Search and New Payment options.

2. Enter Begin Date – Use the calendar to select the begin date or type in the date. Entering the date and month provides current year information. Example – 4/30 will locate this year's information.
   Note: The Begin Date defaults to the current date minus one day.
   You can also use Quick Set option that provides a shortcut to select your Begin and End Date.



3. Enter End Date – Use the calendar to select the end date or type in the date. . Entering the date and month provides current year information. Example – 4/30 will locate this year's information.
   Note: The End Date defaults to the current date.
   Select "Search by Payment Post Date".
   Here are some recommendations to enhance your payment searches:

Type of Search	Enable Post-date
Payments made or Post-dated Payments executed during a date range and any associated Refunds or eCheck returns or Chargebacks	Yes
Post-dated Payments when they are initially saved in PayPoint	No
eCheck Returns or Chargebacks received on a specific day or range	No
Refunds processed on a specific date or range	No

4. Select Payment Type – Allows for the selection of the following payment types.
    - Any – Will select all payments
    - Credit Card
    - eCheck
    - PINless Debit
5. Select Status – Allows for selection of the status of the payment.
    - Success
    - Pending
    - Cancelled (includes voids and refunds)
    - Declined
    - Settled
    - Chargeback
    - ECheck Returns
    - Error
6. Select Payment Portion – Allows for the selection of primary payments, convenience fees or any payment.
7. Enter Confirmation Number – This provides a direct search by the confirmation number of the transaction. The whole confirmation number must be used. You can enter multiple confirmation numbers separated by commas up to 300 characters.
8. Enter Transaction ID – A Transaction ID is created at the time of the initial payment. Transaction ID contains details such as transaction status, account information used in making the payment, and a history of payment actions. A Transaction will contain one or more payment actions including the initial payment. Additional payment actions may be found under the transaction ID if the following situations occur against the original payment:

    Credit Card
    - A convenience fee is associated with the primary payment
    - A full or partial Chargeback that is done against the original payment or convenience fee
    - A full or partial refund that processed against the original payment

    E-Check
    - A convenience fee is associated with the primary payment
    - A return or stop payment that is done against the original payment or convenience fee
    - A return of a Non-Sufficient funds reversal of the original payment
    - An invalid account is identified after submission of the payment

    You can enter multiple transaction IDs separated by commas up to 300 characters.

9. Enter Payment ID – Each payment has a unique Payment ID. Payment ID contains specific details on payment actions including the amount, type of action and history of settlement activities. Both Transaction ID and Payment ID are can be viewed in the following places:
   - Posting Extract Files
   - Recurring Payment Failure E-Mail Notification
   - Various Reports

   You can enter multiple Payment IDs separated by commas up to 300 characters.
10. Enter UserID- Additional criteria to narrow down the results by userid.
11. Enter Reference– Allows for a search to be made using an application specific custom identifier, such as ticket number, item id, product id, etc., passed through the system at the time of the payment. This number stays with the payment throughout the cycle and is saved as part of the record in the database.
12. Enter ACH Return Codes – Enter or select the ACH Return Codes for your search. Note: This only available to PayPoint Merchants who connect to the TeleCheck NFTF (Non-Face-to Face Platform).
13. Enter Account (Last 4 Digits) – This provides a direct search by the last four digits of the credit card number or bank account. This returns all records with the same last four digits. It may require additional research criteria.
14. Enter Auth Code – This provides a search by the Authorization Number used by Credit Cards only.
15. Enter Amount – Additional search criteria to narrow down the list of transactions.

Amount Entry/ Example	Description
< 0.00	Returns all payment less than amount. In this example, returns all negative amount payment actions (i.e. refunds, voids, eCheck returns, negative reversals)
1	Returns all payments that begin with one dollar (i.e. 1.00 through 1.99)
1 - 2	Returns all payments 1.00 through 2.99
1.00 – 2.00	Returns all payments 1.00 and less than or equal to 2.00
> 1.00	Returns all payments greater than amount.

Note: You must include a space after and before any sign (i.e. >, <, -) in the amount field.

16. Enter Name – Additional criteria to narrow down the list of transactions. This input automatically attempts to find names that match as much of the name that is entered. For example, if you enter John the system will return all payments start with John. Note: To search by first initial and last name enter "J*Smith". You can also use first and last name or just last name.
17. Show – Options for displaying the results.

- Search Results – Shows details of every transaction.
- Search Summary – Gives a count or dollar summary of all transactions based on your search criteria.

18. Save as Default Search - Allows a Search Criteria to be Saved. This would be helpful if you usually search payments based on one application, agency or site and you wish to default to this setting. The default can be set for all fields.

Note: All fields are optional for the Default Search to be saved.

<table>
<tr><td>Begin and End Date Default Save</td><td>If you save dates as part of your default search, the search will maintain a rolling date range relative to the saved dates. The advantage is that you can search for the last week each day.

<table>
<tr><td>Login Date</td><td>Begin Date</td><td>End Date</td></tr>
<tr><td>June 8
Saved Default Search</td><td>June 1</td><td>June 8</td></tr>
<tr><td>June 9</td><td>June 2</td><td>June 9</td></tr>
<tr><td>June 10</td><td>June 3</td><td>June 10</td></tr>
</table>
</td></tr>
</table>

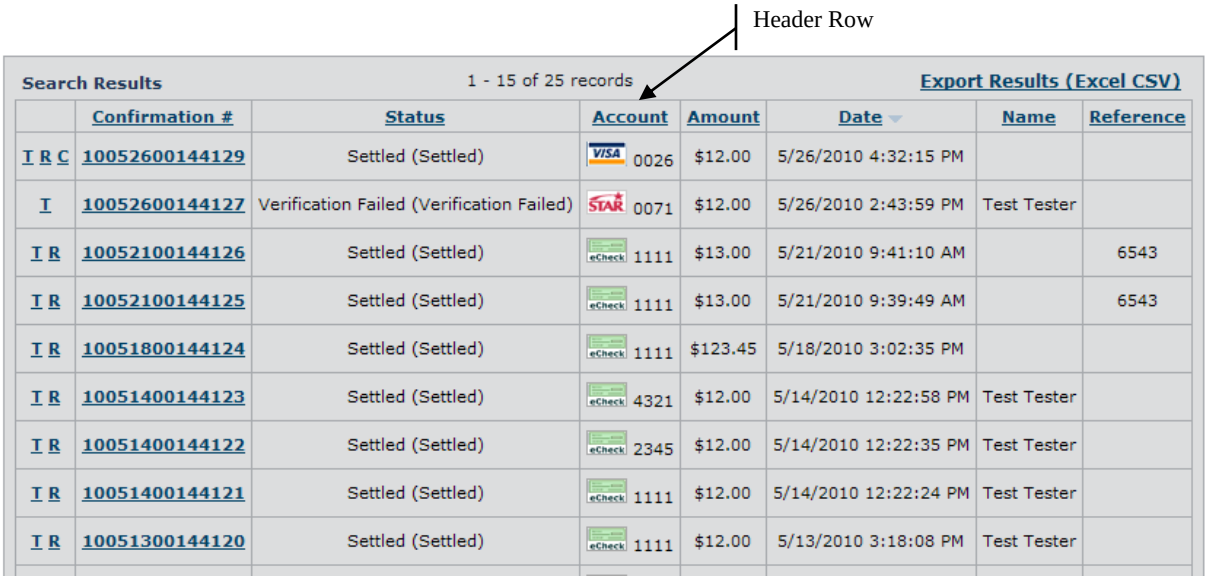
Choose SEARCH –To process the request and continue to search results.
Click on Search in the Menu Bar to enter more detail and refine the search.

To create a new search:

The search selections that you make are automatically saved to allow you to refine search options without re-entering the values. If you wish to perform a different search:

1. Choose Clear Search, to delete previous search criteria.
2. Enter new search criteria.

Search Results



Search Results 1 - 15 of 25 records Export Results (Excel CSV)

	Confirmation #	Status	Account	Amount	Date	Name	Reference
T R C	10052600144129	Settled (Settled)	VISA 0026	$12.00	5/26/2010 4:32:15 PM		
T	10052600144127	Verification Failed (Verification Failed)	STAR 0071	$12.00	5/26/2010 2:43:59 PM	Test Tester	
T R	10052100144126	Settled (Settled)	eCheck 1111	$13.00	5/21/2010 9:41:10 AM		6543
T R	10052100144125	Settled (Settled)	eCheck 1111	$13.00	5/21/2010 9:39:49 AM		6543
T R	10051800144124	Settled (Settled)	eCheck 1111	$123.45	5/18/2010 3:02:35 PM		
T R	10051400144123	Settled (Settled)	eCheck 4321	$12.00	5/14/2010 12:22:58 PM	Test Tester	
T R	10051400144122	Settled (Settled)	eCheck 2345	$12.00	5/14/2010 12:22:35 PM	Test Tester	
T R	10051400144121	Settled (Settled)	eCheck 1111	$12.00	5/14/2010 12:22:24 PM	Test Tester	
T R	10051300144120	Settled (Settled)	eCheck 1111	$12.00	5/13/2010 3:18:08 PM	Test Tester	

You can hover over the Confirmation Number for each transaction that view the details shown above. Transaction ID, Payment ID, Registration ID, and Recurring ID all contain links to their respective details.

Results Column	Description
Header Row	Contains the headings for each column. The header rows allow you to sort in ascending and descending order. The header with the triangle indicates the current sort order. Click on the column heading to sort a column. Click the column a second time to switch from descending to ascending.
Short Cuts	The first column contains links to detail screens. *Note*: These fields will only be displayed if the function is enabled for your implementation.
	T = Transaction Detail Choosing this field takes you to the Transaction Detail screen. You will see the general account holder information and history of the actions that may have taken place since the original payment was received. (*See Transaction Detail*)
	R = Refund Choosing this field allows you to process a cancellation of the payment. It is only displayed if the payment has not been previously cancelled.
	C = Chargeback Choosing this field allows you to process a Chargeback. This value is only available if the payment has been settled and has not been previously cancelled.
	E = Enrolled Registered Account Choosing this field displays all payments associated with this *registered* account. This means the customer's payment information is on file. Customers can request individual payments be made with this information.
	S = Scheduled Customer has an Enrolled Registered Account and has chosen to set up *Scheduled* recurring payments. Choosing this field will displays all payment tied to this schedule. If a customer has scheduled recurring payment (S), they will also have an Enrolled Registered Account (E).
Confirmation #	Every process that takes place for a purchase/cancellation has its own confirmation number. Choosing "Confirmation #" will take you to the Payment Details screen.
Status	Shows the status of the transaction that is associated with this payment. In addition, it shows the result of the payment detail action such as success or declined.
Account	Displays a graphic of the type of payment received and the last four digits of the account.

Results Column	Description
Amount	Shows the dollar amount associated with the payment detail. This will be a positive dollar amount for payment detail actions such as payments or chargeback reversals and a negative dollar amount for actions such as refunds, voids, or chargebacks.
Date	Shows the Date/Time stamp of when the payment detail action was received.
Name	Displays the name of the account supplied at the time of the original payment.
Reference	Displays the first several characters of the custom identifier value provided by the customer application at the time of the payment. The contents of this value will depend on the applications that are integrated to PayPoint. It may contain cross-reference information such as invoice numbers, ticket numbers, or other information that provides a reference back to the storefront application.

Exporting Search Results

From the Search Results Screen, you can export the payment details of your search into Excel (up to and including 5000 records).

Search Results — 1 - 15 of 25 records — Export Results (Excel CSV)

	Confirmation #	Status	Account	Amount	Date	Name	Reference
T R C	10052600144129	Settled (Settled)	VISA 0026	$12.00	5/26/2010 4:32:15 PM		
T	10052600144127	Verification Failed (Verification Failed)	STAR 0071	$12.00	5/26/2010 2:43:59 PM	Test Tester	
T R	10052100144126	Settled (Settled)	eCheck 1111	$13.00	5/21/2010 9:41:10 AM		6543
T R	10052100144125	Settled (Settled)	eCheck 1111	$13.00	5/21/2010 9:39:49 AM		6543
T R	10051800144124	Settled (Settled)	eCheck 1111	$123.45	5/18/2010 3:02:35 PM		
T R	10051400144123	Settled (Settled)	eCheck 4321	$12.00	5/14/2010 12:22:58 PM	Test Tester	
T R	10051400144122	Settled (Settled)	eCheck 2345	$12.00	5/14/2010 12:22:35 PM	Test Tester	
T R	10051400144121	Settled (Settled)	eCheck 1111	$12.00	5/14/2010 12:22:24 PM	Test Tester	
T R	10051300144120	Settled (Settled)	eCheck 1111	$12.00	5/13/2010 3:18:08 PM	Test Tester	

The export results can be saved locally or opened directly into Excel. The fields in the export file are listed below:

Field Name	Description
TransactionID	PayPoint unique transaction identification
PaymentID	PayPoint unique payment action identification
AppID	Application ID
Transaction Result	Result of the overall transaction: Declined Payment Success Communication Error Settled Cancel Success Verification Failed Error Payment Pending Chargeback CreditCard Settlement Error Chargeback Reversal

Field Name	Description
Payment Result	The result of the payment action: Declined Success Communication Error Settled Verification Failed Payment Pending Error Chargeback Chargeback Reversal
Payment Timestamp	Date time of the payment action.
Payment Amount	Payment Amount Submitted
Reference	Reference Field
RecurringID	If Payment was made based on a recurring schedule, this will show the Schedule Identification
RegistrationID	If Payment was made with a registered account, this will show the Registration Identification. All recurring schedules must use registered accounts.
Processor	Name of your Processor. If you are using TeleCheck, the Processor Name will be ACHEX.
Paymt Attempt Amount	The amount that was attempted to be paid
Paymt Processed Amount	The successful payment amount. This field will show zero if the payment was not successful for any reason.
Uses Conv. Fee	Y/N
Full Name	First and Last Name of the Customer
First Name	First Name of the Customer
Last Name	Last Name of the Customer
Account Number	Last four digits of bank account number or credit or debit card number
Payment Medium	The following payment types: eCheck CreditCard CommercialCreditCard CheckCard BusinessCheck PINlessDebit

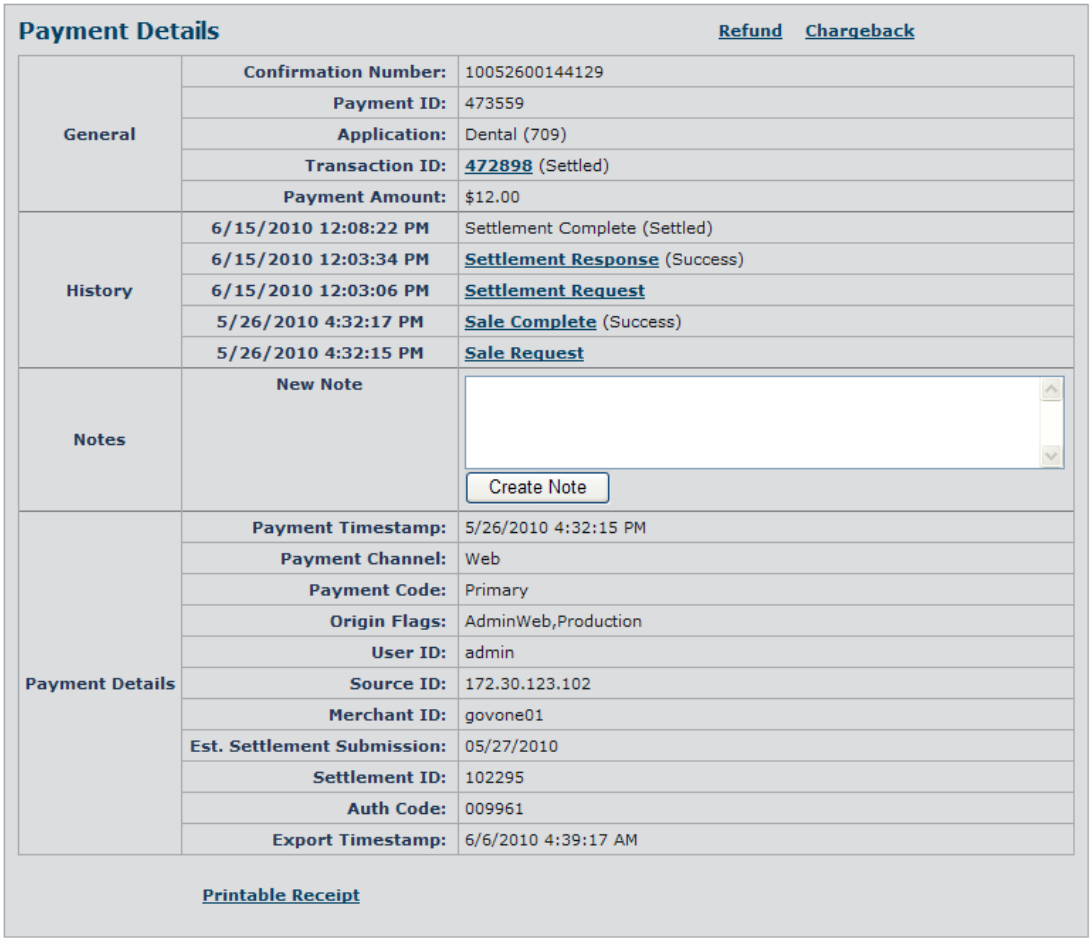
Field Name	Description
	PINDebit ACHCredit The following third party payments types: POS Cash LockBox RemoteCapture
Account Type Code	eCheck and Business Check Type of Account: Checking Savings This is blank for credit and debit transactions.
CardType	This would be the type of credit card or Visa/MasterCard branded debit card: Visa MasterCard American Express Discover
Confirmation #	14 digit unique confirmation number
Payment Type	The type of payment: ChargeBack CF (Chargeback or refund for the Convenience Fee) ChargeBack Primary (Chargeback or refund for the Primary Payment) Convenience Fee Primary (Initial Payment)
Payment Command	The purpose of the payment: CHARGEBACK CHARGEBACK REVERSAL SALE VOID PRE AUTH PARTIAL CREDIT (Partial Refund) CREDIT (Refund)
Payment Channel	How the payment was made: Web IVR WalkIn Voice

<table>
<tr><th>Field Name</th><th>Description</th></tr>
<tr><td></td><td>Fax
Mail
Recurring
Bulk</td></tr>
<tr><td>Payment Status</td><td>The Status of the Payment Action:
Auth Complete
Chargeback
Chargeback Reversal
Payment Error
Refund Complete
Sale Complete
Sale Request
Settlement ACH Submitted
Settlement Complete
Settlement Request
Settlement Response
Void Complete
Void Request</td></tr>
<tr><td>Settlement BatchID</td><td>The Settlement Batch Identification</td></tr>
<tr><td>User ID</td><td>
<table>
<tr><th>Payment Source</th><th>User ID</th></tr>
<tr><td>Custom Front-end with Web Services</td><td>ePayWebService</td></tr>
<tr><td>Custom Front-end with HTTP API</td><td>HTTP API</td></tr>
<tr><td>Consumer Web with and without Enrollment</td><td>ConsumerWeb
Note: Use Enrollment Management option under Consumer Payments Management to research payments made by Consumer Payments enrolled users.</td></tr>
<tr><td>Consumer IVR</td><td>ConsumerIVR</td></tr>
<tr><td>Admin Web</td><td>Login Email Address of Admin Site User</td></tr>
<tr><td>Bulk Import</td><td>BulkPaymentWorker</td></tr>
</table>
</td></tr>
</table>

Payment Details

To view Payment Details, choose a confirmation number from the Search Results screen. Payment Detail allows you to review payment information and create new notes. The option buttons change depending on status. Payments within the PayPoint system are tracked within a transaction. The transaction can be made up of multiple payment details including Primary Payment (always exist), Convenience Fee Payment, Refunds, Voids, Chargebacks and Chargeback Reversals. In all cases, the transaction will always contain a Primary Payment. Over the history of the payment, the other detail types may or may not occur. As each action is taken against the Primary payment, a new payment detail record with a unique confirmation number is created. For example, you may have a transaction made up of an original payment and a refund executed 10 days after the payment was settled.

PayPoint tracks successful and unsuccessful payment details. An example of an unsuccessful transaction could be a declined payment by the credit card processor due to Address Verification Check, CVV2 Check or insufficient funds.



Payment Details Refund Chargeback

General	Confirmation Number:	10052600144129
	Payment ID:	473559
	Application:	Dental (709)
	Transaction ID:	472898 (Settled)
	Payment Amount:	$12.00
History	6/15/2010 12:08:22 PM	Settlement Complete (Settled)
	6/15/2010 12:03:34 PM	Settlement Response (Success)
	6/15/2010 12:03:06 PM	Settlement Request
	5/26/2010 4:32:17 PM	Sale Complete (Success)
	5/26/2010 4:32:15 PM	Sale Request
Notes	New Note	Create Note
Payment Details	Payment Timestamp:	5/26/2010 4:32:15 PM
	Payment Channel:	Web
	Payment Code:	Primary
	Origin Flags:	AdminWeb,Production
	User ID:	admin
	Source ID:	172.30.123.102
	Merchant ID:	govone01
	Est. Settlement Submission:	05/27/2010
	Settlement ID:	102295
	Auth Code:	009961
	Export Timestamp:	6/6/2010 4:39:17 AM

Printable Receipt

Payment Details include:

Field	Description
Confirmation Number	All payment detail records have a uniquely defined confirmation number.
Payment ID	Unique identification for the payment action.
Application Name	Identifies the Name of the application. Also, every application in PayPoint is assigned a unique application number that is also shown in parentheses behind the name.
Transaction ID	Transactions contain one or more payment actions, including the original payment. When a payment is received, it is created as part of a transaction. Any future actions against the primary payment, such as refunds, are stored under the original transaction. The transaction holds all of the general account information associated with a payment (i.e. Account Number, Name, Address, etc). So, the Transaction screen displays general account holder information, and history of the actions that may have taken place since the original payment was received.
Payment Amount	The amount of the payment detail action. In the case of payments, this will be a positive value that represents the payment amount. Other actions such as chargebacks will show the detail record as a negative amount. You can find the current balance of the payment transaction as a whole by viewing the transaction detail.
History	The history provides you with the exact actions that were taken against the particular payment detail. The history will vary depending on the type of payment detail action such as sales, sales with AVS requirements, payment cancellations, chargebacks, etc. You can also add to the history with notes.
Notes	Notes can be added to the payment history for various reasons. For example, if you are performing customer service activities you may want to a make a note of the fact that you provide the customer with information and/or resolutions to questions about the payment. Notes will automatically add your user id, date and time.
Payment Timestamp	Identifies the exact time a payment detail action such as a payment, void, or refund is received. In the case of a chargeback, you will only see the date the chargeback was issued without a time.
Response Time (seconds)	Identifies the time from the request of the MakePayment or CancelPayment API to the response time from the associated processor.
Processor Time (seconds)	Identifies the time from the processor takes to return message. The processor is a subset of the Response Time.
Payment	Identifies the payment channel that was used when making this payment. It

<table>
<tr><td>Channel</td><td>contains values such as Web, IVR, Walk in, Voice, Fax, Mail and Scheduled Recurring.</td></tr>
<tr><td>Payment Code</td><td>Identifies if the payment is primary payment or convenience fee</td></tr>
<tr><td>Payment Code</td><td>Identifies if this payment detail is associated with the primary payment or a convenience fee. If you are not collecting convenience fees as a part of your application, you will always see this value as Primary.</td></tr>
<tr><td>Origin Flags</td><td>Indicates the related sources of the payment:
<table>
<tr><th>Source</th><th>Description</th></tr>
<tr><td>HTTP</td><td>The PayPoint MakePayment API method is Secure HTTP.</td></tr>
<tr><td>Web Service</td><td>The PayPoint MakePayment API method is Web Service.</td></tr>
<tr><td>Bulk</td><td>The PayPoint MakePayment API method is Batch.</td></tr>
<tr><td>ConsumerWeb</td><td>The Payment is made through the Consumer Payments Website.</td></tr>
<tr><td>ConsumerIVR</td><td>The Payment is made through the Consumer Payments IVR.</td></tr>
<tr><td>AdminWeb</td><td>The Payment is made through the PayPoint Administration Site.</td></tr>
<tr><td>Certification</td><td>The Payment is made in Certification Mode.</td></tr>
<tr><td>Production</td><td>The Payment is made in Production Mode.</td></tr>
<tr><td>ConsumerEnrolled</td><td>The Consumer Payments website used to make the payment requires user enrollment.</td></tr>
<tr><td>ConsumerBillPresentment</td><td>The Consumer Payments website used to make the payment uses Bill Presentment.</td></tr>
<tr><td>PostDatedPayment</td><td>This is an eCheck payment that has been postdated.</td></tr>
</table></td></tr>
<tr><td>User ID</td><td>Determined by the following rules.
<table>
<tr><th>Payment Source</th><th>User ID</th></tr>
<tr><td>Custom Front-end with Web Services</td><td>ePayWebService</td></tr>
<tr><td>Custom Front-end with HTTP API</td><td>HTTP API</td></tr>
<tr><td>Consumer Web without Enrollment</td><td>ConsumerWeb</td></tr>
</table></td></tr>
</table>

	Consumer Web with Enrollment	User ID of the Consumer Payments User
	Consumer IVR	ConsumerIVR
	Admin Web	Login Email Address of Admin Site User
	Bulk Import	BulkPaymentWorker
Source IP	The source IP of the requesting server.	
Payment Command	Depending on the situation, the following Payment Commands are displayed:	
	Sale - Indicates an initial payment (SALE) which did not require pre-authorization processing. Pre-Authorizations are required on credit card transactions that require AVS and/or CVV2 checking. Otherwise, all initial payments will have a command of SALE.	
	Completion - Credit Card Specific. Indicates an initial payment was executed with pre-authorization processing. This is a credit card only command and indicates that the pre-authorization was processed and the SALE was completed.	
	Credit - Indicates a refund was issued against the original payment and funds were reversed.	
	Void - Indicates a Void was issued against the original payment. A *void* occurs with a payment that is cancelled prior to settlement processing.	
	Chargeback - Credit Card specific. Indicates a chargeback was applied to the original payment.	
	Chargeback_Reversal - Credit Card specific. Indicates a reversal of a previous chargeback was issued.	
	Stop_Payment - e-Check Specific. Indicates a stop payment was issued reversing the original payment, or the bank account has an ACH Debit Block.	
	NSF- e-Check specific. Indicates the payment was returned Non-Sufficient Funds from ACH processing, reversing the original payment.	
	Account_Invalid - e-Check Specific. Indicates the payment was returned from ACH processes as an invalid account reversing the original payment.	
Merchant ID	This is an ID of the Merchant Account used if the payment detail action required communications with a processor such as a Credit Card processor. It is important to note that this is not your merchant account. It is an identifier that points to your merchant account configuration within the PayPoint system	
Est. Settlement Submission:	This is the calculated date when funds will be debited from the consumer's account.	
Settlement ID	If the payment detail record has been settled, this value will be filled with the settlement ID (settlement batch number) that this payment is contained within.	

Settlement Ref Code 1	If provided by the processor, this is the reference number provided by the processor.
Settlement Ref Code 2	If provided by the processor, this is the transaction id provided by the processor.
Auth Code	This is the authorization code for credit card payments only.
Export Timestamp	All successful payment activity associated with Sales, Refunds, Returns, Voids and chargebacks are extracted on a daily basis and made available to agencies in the form of posting files. These posting files provide a mechanism for the agencies to update backend account systems or transactional systems with PayPoint. This date represents the date and time the posting file was created.

TRANSACTION (T) DETAIL

Every payment, cancellation, and chargeback has its own Confirmation Number. However, several confirmations may be tied together by one Transaction ID. In the example below, the customer has one Transaction ID (120307) and three confirmation numbers: one for the Primary Payment, one for the Chargeback, and one for the Chargeback Reversal. You can access the Transaction Details by clicking on the T shortcut in the Search results or by clicking on the Transaction ID from the Payment Details screen.

Transaction Detail

General	Transaction ID:	472898		
	Gross Payment Amount:	$12.00		
	Net Payment Amount:	$12.00		
	Tax Amount:	$0.00		
	Application:	Dental (709)		
	Custom Reference Data:			
	Group ID:			
	Processor Type:	Credit Card (Concord)		
	Recurring ID:			
	Registration ID:			
	Result Code:	Settled		
	Post-Dated For:	5/26/2010		
	Timestamp:	5/26/2010 4:32:15 PM		
Payments	Confirmation Number	Amount	Payment Type	Status
	10052600144129	$12.00	Primary	Settlement Complete (Settled)
Account	Name:			
	Credit Card:	Credit Card VISA xxxx-xxxx-xxxx-0026 04/12 Not Present		

Exception Tracking

ID:	Status:	UserID:

Status: Open * Note: Submit

Notes
No Exception Data

Transaction Items Include:

Field	Description
Transaction ID	This is a unique number assigned to each original payment interaction within the PayPoint system for a given application.
Gross Payment Amount	Total amount originally paid.
Net Payment Amount	Provides the current balance of the payment within PayPoint. The gross and net amounts will always match unless the transaction has further payment detail actions against it such as a chargeback, chargeback reversal, refund, or void. In these cases, the net shows the current balance. For example, if there is an original payment of $36.00 and later this amount is refunded, the gross amount is $36.00 and the net amount is $0.00.
Application	Identifies the application name and number.
Custom Reference Data	Contains the full contents of any reference data that was provided by the storefront at the time the payment was sent to the PayPoint system. The contents may be different by application. For example, a parking tickets application may pass the ticket number as the value.
Group ID	When making payments through the PayPoint API, it is possible to pass a group id. The group id is a unique value that associates multiple payments under one transaction. For example, a shopping cart application may wish to group the individual payments purchased under one transaction utilizing the group ID.
Processor Type	Identifies the transaction as a credit card, E -Check, or PINless Debit payment.
Recurring ID	If this payment was generated based on a recurring payment schedule within the PayPoint system, the unique ID associated with the recurrent schedule for this application would be displayed.
Registration ID	If this payment was associated with a registered PayPoint account, the ID associated with the registration under this application would be shown.
Result Code	Provides the current status of the transaction. This will contain information like Payment Success, Payment Failure, Canceled Success, etc. It represents the current state of the transaction.
Post Dated for	PayPoint supports post dated E Check payments. This value will always contain the date that the payment was posted for. If the payment was not post dated the date shown in this value will be the

	same as the date in the timestamp.
Timestamp	Provides the date and time that this transaction originated.
Payments	This section provides a list of the payment detail records associated with the transactions. By selecting the confirmation number, the user can view the specific details of the payment actions. This also shows a brief history of the payment detail actions including the amount, type, and status of the payment detail action.
Account	Provides all collected account holder information. The information displayed here can be different based on the type of transaction (Credit Card, E -Check or PINless Debit) and what information was provided by the consumer at the time of the transaction. The following is the type of information that may be displayed if provided at the time of the transaction.
Name	Name is the name on the account such as the name on the credit card or the name on the checking/savings account in the case of an E- Check.
Account	Bank Account is the name of the bank, type of account (checking/savings) and the last 4 digits of the account number
Bank Information	Bank Information shows the Routing Number of the bank

CREDIT CARD PAYMENT PROCESSOR DETAILS

To access the payment processor details, click on one of the Status Links from the Payment Details Screen.

The Transaction and General sections of the screen change to provide information relating to the status request.

Payment Processor Details for Credit Card transactions include the same major sections:

- General
- History
- Transaction

In this section, we will review all the payment types with their associated payment processor information.

Payment Processor Details

General	Confirmation Number:	10052600144129
	Transaction ID:	472898 (Settled)
	Payment Amount:	$12.00
	Encoding Type:	Concord Request
History	6/15/2010 12:08:22 PM	Settlement Complete (Settled)
	6/15/2010 12:03:34 PM	Settlement Response (Success)
	6/15/2010 12:03:06 PM	Settlement Request
	5/26/2010 4:32:17 PM	Sale Complete (Success)
	5/26/2010 4:32:15 PM	Sale Request
Request	StoreID:	govone01
	StoreKey:	(not displayed)
	ApplicationID:	PayPoint v1.4.0
	TerminalID:	01
	ReferenceNumber:	
	CashierNumber:	0
	TransactionAmount:	12.00
	SalesTaxAmount:	0.00
	AccountNumber:	(not displayed)
	ExpirationMonth:	04
	ExpirationYear:	12
	BillingCountry:	US
	ShippingCountry:	US
	TaxExemptFlag:	False
	UseCredit:	False

GENERAL

The Payment Details for all payment types contain the same General fields. These fields are:

- Confirmation Number
- Transaction ID
- Payment Amount.
- Encoding Type

Below are descriptions for these fields:

General Setting	Description
Confirmation Number	All payment detail records have a uniquely defined confirmation number.
Transaction ID	Transactions contain one or more payment actions, including the original payment. When a payment is received, it is created as part of a transaction. Any future actions against the original payment, such as refunds, are stored under the original transaction. The transaction holds all of the general account information associated with a payment (i.e. Account Number, Name, Address, etc). , the Transaction screen displays general account holder information, as well a history of actions that may have taken place since the original payment was received.
Payment Amount	Amount of the payment to be made
Encoding Type	Type of Processor Request

HISTORY

This screen displays the request for sale information for the transaction. It can be accessed by clicking on each of the Status Links from the Payment Details Screen.

Payment Processor Details

General	Confirmation Number:	10052600144129
	Transaction ID:	472898 (Settled)
	Payment Amount:	$12.00
	Encoding Type:	Concord Request
History	6/15/2010 12:08:22 PM	Settlement Complete (Settled)
	6/15/2010 12:03:34 PM	Settlement Response (Success)
	6/15/2010 12:03:06 PM	Settlement Request
	5/26/2010 4:32:17 PM	Sale Complete (Success)
	5/26/2010 4:32:15 PM	Sale Request
Request	StoreID:	govone01
	StoreKey:	(not displayed)
	ApplicationID:	PayPoint v1.4.0
	TerminalID:	01
	ReferenceNumber:	
	CashierNumber:	0
	TransactionAmount:	12.00
	SalesTaxAmount:	0.00
	AccountNumber:	(not displayed)
	ExpirationMonth:	04
	ExpirationYear:	12
	BillingCountry:	US
	ShippingCountry:	US
	TaxExemptFlag:	False
	UseCredit:	False

Status	Description
Settlement Complete	This is when the payments were settled and the results of settlement for that payment..
Sale Complete	This is the status of the payment. If you click on this you will be passed to the Sale Complete Details screen
Sale Request	This is the status of the payment. If you click on this you will be passed to the Sale Request Details screen
Auth Complete	This is the status of the payment. If you click on this you will be passed to the Auth Complete Details screen. This is only available if Pre-Authorization was selected.
Auth Request	This is the status of the payment. This is only available if Pre-Authorization was selected.

RESPONSE OR REQUEST INFORMATION

When you click on one of the history links on the Payments Details screen, you will see the Payment Processor Details for that Status.

Each Processor provides different information. The following sections show the different responses from Concord and Vital relating to the different statuses of:

- Authorization Request
- Authorization Complete
- Sale Request
- Sale Complete

CONCORD PAYMENT PROCESSOR REQUESTS

Concord Authorization Request

Concord Authorization Request Transaction items include:

Transaction Item	Description
Function_Type	Always 'Payment'
Command	Always 'Pre_Auth'
Payment_Type	Always 'Credit'
Client_Id	Merchant ID of the application
User_Id	Internal not viewable
User_Pw	Internal not viewable
Trans_Amount	Amount of the Payment
Invoice	Information passed in the invoice field from the client application
Ecomm_Goods_Ind	Input from the customer application, description of goods. Values; P Physical, D - Digital
Acct_Num	Internal not viewable, last 4 digits display
Exp_Month	Expiration month of the credit card
Exp_Year	Expiration year of the credit card
Cardholder	Name of the credit card holder
Present_Flag	Card Present Flag Values; 1 Card Not Present, 2 Card Present, 3Card Swiped
Tax_Amount	Tax amount previously added to the payment
Purchase_Id	Information passed in the Purchase ID field from the client application
Customer_Street	Street address of the credit card holder
Customer_Zip	Zip code of the credit card holder

Concord Authorization Complete Response

Authorization Complete Response Items include:

Response	Description
Termination_Status	Status of the request, Success, any other status means the request did not process properly. Success does not mean the payment has processed through the system, this is only the status of the request.
Trans_Seq_Num	Sequence number of the transaction defined by Rita
Intrn_Seq_Num	A unique number assigned by Rita, identifying the transaction
Auth_Code	Authorization code identifying the processor
Result_Code	Success 1, Unknown 0, In_Settle 1, Settled 2, Cleared 3, Captured 4, Approved 5, Declined 6, Voided 7, Deferred 8, Admin_Ok 9, Completed 10, System_Ok 11, Suspended 12, Restored 13, Report_Ok 14, Enqueued 15
AVS_Code	The AVS Code values are populated with the information processor sends back to the PayPoint Engine.
CVV2_Code	The CVV2 Code values are populated with the information processor sends back to the PayPoint Engine.
Troutd	Transaction Routing Id
Response_Text	Text of the response based on the Termination Status and Payment Type
Reference	Reference code returned from the processor
Payment_Media	Type of card used for the transaction
Result	Shows the status of the payment – Approved, Declined or Error

Concord Sale Request

Credit Card Sale Request Screen Items include

Response	Description
Function_Type	Always 'Payment'
Command	Always 'Completion'
Payment_Type	Always 'Credit'
Client_Id	Id assigned by Rita
User_Id	Internal - not Viewable
User_Pw =Internal	not Viewable
Troutd	Transaction Original ID
Trans_Amount	Amount of the Transaction

Concord Sale Complete

Response	Description
Trans_Seq_Num	Sequence number of the transaction defined by Rita
Intrn_Seq_Num	A unique number assigned by Rita, identifying the transaction
Result_Code	Success 1, Unknown 0, In_Settle 1, Settled 2, Cleared 3, Captured 4, Approved 5, Declined 6, Voided 7, Deferred 8, Admin_Ok 9, Completed 10, System_Ok 11, Suspended 12, Restored 13, Report_Ok 14, Enqueued 15
Termination_Status	Status of the request, Success, any other status means the request did not process properly. Success does not mean the payment has processed through the system, this is only the status of the request.
Payment_Media	Displays the type of card
Troutd	Transaction Routing Id
Result	Shows the status of the payment – Captured, Declined or Error

Vital Authorization Request

The Transactions that are displayed using Vital are listed below:

Request	Description
RC_FRMT	1 - character field identifies the message format with the Vital System.
APP_TYPE	The Vital authorization system supports a number of communication interfaces.
AQC_BIN	Acquirer Bank Identification Number (BIN)
MRCH_NUM	This 12-character numeric field contains a unique number, assigned by the signing merchant's bank or processor.
MRCH_LOC	13-character sub- field contains the merchant location/city name provided by the signing member or processor.
STORE_NUM	The 4- character numeric field contains a number assigned by the signing member, processor, or merchant to identify a specific merchant store within the Vital System.
TERM_NUM	The 4- character number filed contains a number assigned by the signing member, processor, or merchant to identify a unique terminal within a merchant location.
DV_CD	Device Code. The 1- character field is used to identify the device type of the merchant submitting the authorization request.
IND_CD	This 1- character field is used to identify the industry type of merchant submitting the authorization request.
CITY_CD	This field contains the 9- character code used to further identify the merchant location
TZ	This field contains 3- character numeric code used to calculate the local time with the Vital authorization system.
MCC	Merchant Category Code. This 4- character numeric field contains a number assigned by the signing member - or processor to identify a merchant industry classification.
TRANS_SEQ_ NUM	This 4-character numeric field contains a terminal generated transaction sequence number to be submitted in all authorization request messages.
BATCH	3-character numeric field contains a batch sequence number generated by the terminal.
TRN_CD	This field contains a 2- character code identifying the type of authorization or function being requested.
CIC	Cardholder Identification code. This 1- character field contains a code

	that specifies the method used to verify the identity of the cardholder.
ADS	Account Data Source. This field contains a 1- character code identifying the source of the customer data entered.
CAD	Card acceptor Data
ECOMM_IND	Input from the customer application, description of goods. Values; P – Physical, D Digital
CMD	Always 'Pre_Auth'
ACCT_NUM	Internal – not viewable, last 4 digits display
EXP_MONTH	Expiration month of the credit card
EXP_YEAR	Expiration year of the credit card
PRESENT_FLAG	Card Present Flag – Values; 1 – Card Not Present, 2 – Card Present, 3 – Card Swiped
CARD_TYPE	–numeric value representing the type of card being authorized. Common values are Visa=2, MasterCard=3, AMEX=4, and Discover=5.
TAX_AMOUNT	Tax Amount
CUSTOMER_STREET	Customer Street Address
CUSTOMER_ZIP	Customer Zip Code

Vital Authorization Complete

The Transactions that are displayed using Vital are listed below:

Response	Description
ResultCode	Success -1, Unknown 0, In_Settle 1, Settled 2, Cleared 3, Captured 4, Approved 5, Declined 6, Voided 7, Deferred 8, Admin_Ok 9, Completed 10, System_Ok 11, Suspended 12, Restored 13, Report_Ok 14, Enqueued 15
REC_FORMAT	1- character field identifies the message format with the Vital System.
APP_TYPE	The Vital authorization system supports a number of communication interfaces.
ACI	1-character field contains Returned Authorization Characteristics Indicator.
STORE	The 4-character numeric field contains a number assigned by the signing member, processor, or merchant to identify a specific merchant store in the Vital System.
TERM	Terminal Number
ASC	Authorization Source Code – 1-character code indicating the source of the authorization code.
TRANS_SEQ_NUM	This 4- character numeric field contains a terminal generated transaction sequence number to be submitted in all authorization request messages.
BATCH	3- character numeric field contains a batch sequence number generated by the terminal.
RC	Response Code. 2-character response code indicating the status of the authorization request.
APPR_CD – 6	character field contains an authorization code when a transaction has been approved.
DATE	The Date of the authorization.
TIME	The time of the authorization.
AUTH_RESP_TXT	16-character response filed.
AVS_CD	Address Verification Result Code.
RRN	12-character value reflecting the transaction retrieval reference number returned by authorizing system.
MSI	Market specific indicator for hotel and auto rental transactions.
TI	15-character field can contain a Visa Transaction Identifier or

	MasterCard Reference Number.
VAL _CD	Optional 4-character field can contain specific information generated by the card issuer.
DEB_AB	Debit – Not currently supported.
DEB – HMI	Debit – Not currently supported.
DEB _STAN	Debit – Not currently supported.
DEB _NTWK	Debit – Not currently supported.
DEB_DATE	Debit – Not currently supported.
CCT	If the Commercial Card Indicator Request was supplied in the authorization request, the host responds with an Indicator identifying the card being processed.
CVV2_RSLT – CVV2	Result information.
CAVV _RSLT – CAVV	Result information.
VITAL _ RESP_CD	Vital Response Code
AVS_RSLT	AVS Result information
VITAL_RSLT	Vital Result Information.

Vital Sale Request

Vital Credit Card Sale Request Screen Items include:

Request	Description
RC_FRMT	1- character field identifies the message format with the Vital System.
APP_TYPE	
AQC_BIN	Acquirer Bank Identification Number (BIN)
MRCH_NUM	This 12-character numeric field contains a unique number, assigned by the signing merchant's bank or processor.
MRCH_LOC	13- character sub- field contains the merchant location/city name provided by the signing member or processor.
STORE_NUM	The 4- character numeric field contains a number assigned by the signing member, processor, or merchant to identify a specific merchant store within the Vital System.
TERM_NUM	The 4- character number filed contains a number assigned by the signing member, processor, or merchant to identify a unique terminal within a merchant location.
DV_CD	Device Code. The 1- character field is used to identify the device type of the merchant submitting the authorization request.
IND_CD	This 1- character field is used to identify the industry type of merchant submitting the authorization request.
CITY_CD	This field contains the 9- character code used to further identify the merchant location.
TZ	This field contains 3- character numeric code used to calculate the local time with the Vital authorization system.
MCC	Merchant Category Code. This 4- character numeric field contains a number assigned by the signing member or processor to identify a merchant industry classification.
TRANS_SEQ_NUM –	This 4-character numeric field contains a terminal generated transaction sequence number to be submitted in all authorization request messages.
BATCH	
TRN_CD	This field contains a 2- character code identifying the type of authorization or function being requested.
CIC	Cardholder Identification code. This 1- character field contains a code that specifies the method used to verify the identity of the cardholder.

ADS	Account Data Source. This field contains a 1- character code identifying the source of the customer data entered.
CAD	
ECOMM_IND	Input from the customer application, description of goods. Values; P – Physical, D - Digital
CMD	Always 'Sale'
ACCT_NUM	Internal – not viewable, last 4 digits display
EXP_MONTH	Expiration month of the credit card
EXP_YEAR	Expiration year of the credit card
PRESENT_FLAG	Card Present Flag – Values; 1 – Card Not Present, 2 – Card Present, 3 – Card Swiped
CARD_TYPE	numeric value representing the type of card being authorized. Common values are Visa=2, MasterCard=3, AMEX=4, and Discover=5.
TAX_AMOUNT	Tax Amount
CUSTOMER_STREET	Customer Street Address
CUSTOMER_ZIP	Customer Zip Code

Vital Sale Complete

Vital Credit Card Sale Complete Screen Items include:

Response	Description
ResultCode	Success -1, Unknown 0, In_Settle 1, Settled 2, Cleared 3, Captured 4, Approved 5, Declined 6, Voided 7, Deferred 8, Admin_Ok 9, Completed 10, System_Ok 11, Suspended 12, Restored 13, Report_Ok 14, Enqueued 15
REC_Format	1-character field identifies the message format with the Vital System.
APP_TYPE	The Vital authorization system supports a number of communication interfaces.
ACI	1-character field contains Returned Authorization Characteristics Indicator.
STORE	The 4-character numeric field contains a number assigned by the signing member, processor, or merchant to identify a specific merchant store in the Vital System.
TERM	Terminal Number
ASC	Authorization Source Code 1-character code indicating the source of the authorization code.
TRANS_SEQ_NUM	This 4-character numeric field contains a terminal-generated transaction sequence number to be submitted in all authorization request messages.
BATCH -	
RC	Response Code. 2-character response code indicating the status of the authorization request.
APPR_CD	6-character field contains an authorization code when a transaction has been approved.
DATE	The Date of the authorization.
TIME	The time of the authorization.
AUTH_RESP_TXT	16- character response filed.
AVS_CD	Address Verification Result Code.
RRN	12-character value reflecting the transaction retrieval reference number returned by authorizing system.
MSI	Market specific indicator for hotel and auto rental transactions
TI	15-character field can contain a Visa Transaction Identifier or MasterCard Reference Number.
VAL _CD	optional 4-character field can contain specific information generated by the card issuer.

DEB_AB	Debit Not currently supported
DEB_ HMI	Debit Not currently supported
DEB _STAN -	Debit Not currently supported
DEB _NTWK -	Debit Not currently supported
DEB_DATE -	Debit Not currently supported
CCT	If the Commercial Card Indicator Request was supplied in the authorization request, the host responds with an Indicator identifying the card being processed.
CVV2_RSLT	CVV2 Result information.
CAVV _RSLT	CAVV Result information.
VITAL _ RESP_CD	Vital Response Code
AVS_RSLT	AVS Result information
VITAL_RSLT	Vital Result Information.

E-CHECK PAYMENT PROCESSOR DETAILS

To access the payment processor details, click on one of the Status Links from the Payment Details Screen.

The Transaction and General sections of the screen change to provide information relating to the status request.

Payment Processor Details for e-Check transactions include the same major sections:

- General
- History
- Request

In this section, we will review all the payment types with their associated payment processor information.

Payment Processor Details

General	Confirmation Number:	11041300229604
	Transaction ID:	558310 (Settled)
	Payment Amount:	$10.00
	Encoding Type:	NFTF Request
History	4/16/2011 6:31:37 PM	Settlement Complete (Settled)
	4/16/2011 6:31:36 PM	Settlement ACH Submitted (Success)
	4/13/2011 6:29:42 PM	Settlement Response (Success)
	4/13/2011 6:29:42 PM	Settlement Request
	4/13/2011 3:26:34 PM	Sale Complete (Success)
	4/13/2011 3:26:34 PM	Sale Request
Request	REQUEST_TYPE:	eCheck
	CMD:	SALE
	PP_ID:	826606709
	MERCHANT_ID:	44013312
	VC:	PPFDNFTF 20080131 Windows2003 SNNK 000
	TRANS_TYPE:	1
	APP_TYPE:	IAS
	MICR:	(not displayed)
	CHECK_TYPE:	P
	BCN:	1-558310-559194-709-1
	AMOUNT:	10.00
	GIFT_CRD:	N
	RCRG_IND:	S
	CS_CRDT:	N
	ACCT_TYP:	0
	BILL_FN:	Test
	BILL_LN:	Tester
	BILL_EM:	jason@a.com
	BILL_CTY:	US
	RAW_REQ:	(not displayed)

GENERAL

The Payment Details for all payment types contain the same General fields. These fields are:

- Confirmation Number
- Transaction ID
- Payment Amount.
- Encoding Type

Below are descriptions for these fields:

General Setting	Description
Confirmation Number	All payment detail records have a uniquely defined confirmation number.
Transaction ID	Transactions contain one or more payment actions, including the original payment. When a payment is received, it is created as part of a transaction. Any future actions against the original payment, such as refunds, are stored under the original transaction. The transaction holds all of the general account information associated with a payment (i.e. Account Number, Name, Address, etc). , the Transaction screen displays general account holder information, as well a history of actions that may have taken place since the original payment was received.
Payment Amount	Amount of the payment to be made
Encoding Type	ACHEX Request

HISTORY

This screen displays the request for sale information for the transaction. It can be accessed by clicking on each of the Status Links from the Payment Details Screen.

Status	Description
Settlement Complete	This is the status of the payment. If you click on this you will be passed to the Settlement Complete Details screen
Settlement ACH Submitted	This is the status of the payment. If you click on this you will be passed to the Settlement ACH Submitted Details screen. Note: this does not apply to PayPoint eCheck.
Settlement Response	This is the status of the payment. If you click on this you will be passed to the Settlement Request Details screen
Sale Complete	This is the status of the payment. If you click on this you will be passed to the Sale Complete Details screen
Sale Request	This is the status of the payment. If you click on this you will be passed to the Sale Request Details screen

RESPONSE OR REQUEST INFORMATION

When you click on one of the history links on the Payments Details screen, you will see the Payment Processor Details for that Status:
Each Processor provides different information. The following sections show the different responses from Concord and relating to the different statuses of:

- Sale Request
- Sale Complete
- Settlement Response
- Settlement Complete

TELECHECK HORIZON EMULATOR E-CHECK PAYMENT PROCESSOR REQUESTS

TeleCheck Horizon Emulator e-Check Sale Request

TeleCheck e-Check Sale Request Screen Items include:

Response	Description
ClearerID	Authorized entity whose function is to provide clearing requests for processing to the processor. This is a unique id representing PayPoint to the E- Check processor
MerchantID	Unique ID specific to the Merchant involved in the transaction. This is an id assigned by the E- Check processor.
UserID	Unique user ID utilized when making request to the processor. This is uniquely assigned by the E- Check processor and utilized in combination with other authentication information to communicate transactions.
TrackingID	Tracking ID is a number assigned by the payment processor specific to the transaction. This number can be provided to the payment processor when attempting to research payments within their system. When sending payments to the payment processor PayPoint always send the unique internal payment id.
Amount	Amount is the amount of the transaction
Routing_Number	Routing Numbers is the Bank Routing Number of the customer's account
Account_Number	Account Number is the bank account number of the customer's account. Only the last 4 digits are displayed.
Account_Type_Code	Account Type Code is Checking (10) or Savings (20).
Customer_Type_Code	Identifies whether Consumer (10) or Business (20).

Consent_Medium_Code	identifies the type of transaction, Internet (10), Phone (20), and Face to Face(30).
Bank_Name	Bank Name is the name of the customer's bank
Bank_State	Bank State is the state where the customer's bank account resides
Drivers_License	Drivers License is the customers drivers license number
Drivers_License_State	Drivers License State is the state where the customers'' drivers' license is issued
SSN	SSN is the customer's social security number.
Billing_First_Name	Billing First Name is the first name of the customer on the account
Billing_Last_Name	Billing Last Name is the last name of the customer on the account

TeleCheck Horizon Emulator e-Check Sale Complete

TeleCheck e-Check Sale Complete Screen Items include:

Response	Description
TrackingID	Tracking ID is a number assigned by the payment processor specific to the transaction. This number can be provided to the payment processor when attempting to research payments within their system. When sending payments to the payment processor PayPoint always send the unique internal payment id.
Status	Status Code and Description
	0 Success
	100 Invalid Input Value submitted does not meet field validation requirements. Correct problem and resubmit.
	200 Action Not Authorized Merchant Account is not authorized for this function.
	210 Credential Error Merchant provided username or password are not valid.
	400 Business Evaluation Authorization has been Failure declined due to risk screens. Merchant should display text to consumer contained in statusDisplayDescription field. Consumer should call TeleCheck® Customer Care.
	410 Customer Info Not Valid Information provided cannot be validated for transaction. Consumer should verify information and resubmit.
	420 Value Not Serviceable Bank account cannot be accessed through ACH. Consumer should verify information and resubmit.

	500 General Error Please call Merchant Services.
Description	Description of Error
Response Details	Not used.

TeleCheck Horizon Emulator e-Check Settlement Response

TeleCheck e-Check Settlement Response Screen Includes:

Response	Description
Amount	Amount of the payment for this transaction
ProductID	Product ID will always be 90
TrackingID	Tracking ID is a number assigned by the payment processor specific to the transaction. This number can be provided to the payment processor when attempting to research payments within their system. When sending payments to the payment processor PayPoint always send the unique internal payment id.
BaseAmount	Gross amount of the settlement item
Memo	Description sent with the request
ReturnCode	Code for the transaction return. Values are 100 Success, 110 Payment Authorization Invalid, 120 Clearing request Invalid, 130 Transfer Amount Invalid, 140 Account Disabled, 180 Authorization Void Confirmation, 210 Account Invalid, 220 Stop payment, 230 NSF, resubmit in progress, 240, Final NSF
Notification Type	Funding or Event notification, 10 Event Notification, 20 Funds Transfer Notification
MerchantID	Unique ID specific to the Merchant involved in the transaction. This is an id assigned by the e-Check processor.
PayorTender	Identifies the payment network used by the consumer for the transaction (10).

TeleCheck Horizon Emulator e-Check Settlement Complete

TeleCheck e-Check Settlement Complete Screen Includes:

Response	Description
Amount	Amount of the payment for this transaction
TransferGroupID	The Transfer Group ID is a Tracking Number for Telecheck for all transactions that go to the Merchant's bank statement for the day. The Merchant will see this number as well as the sequence of numbers located on the memo section on their bank statement.
ProductID	Product ID will always be 90
TrackingID	Tracking ID is a number assigned by the payment processor specific to the transaction. This number can be provided to the payment processor when attempting to research payments within their system. When sending payments to the payment processor PayPoint always send the unique internal payment id.
BaseAmount	Gross amount of the settlement item
Memo	Description sent with the request
OTTFeeAmount	Amount of any Off The Top fees deducted from the base amount
ReturnCode	Code for the transaction return. Values are 100 Success, 110 Payment Authorization Invalid, 120 Clearing request Invalid, 130 Transfer Amount Invalid, 140 Account Disabled, 180 Authorization Void Confirmation, 210 Account Invalid, 220 Stop payment, 230 NSF, resubmit in progress, 240, Final NSF
CHSubmissionDate	Date the entry was submitted to ACH for processing
Notification Type	Funding or Event notification, 10 Event Notification, 20 Funds Transfer Notification
MerchantID	Unique ID specific to the Merchant involved in the transaction. This is an id assigned by the e-Check processor.
PayorTender	Identifies the payment network used by the consumer for the transaction (10).

TeleCheck Non-Face-to-Face (NFTF) e-Check Sale Request

TeleCheck e-Check Sale Request Screen Items include:

Response	Description
Request_Type	eCheck
CMD	Type of transaction = Sale
PP_ID	Unique ID specific to the Merchant involved in the transaction. This is an id assigned by PayPoint.
MERCHANT_ID	Subscriber or TeleCheck Product ID assigned by TeleCheck.
VC	Version of the Certified PayPoint Product
TRANS_TYPE	Type of transaction 1 = Payment 5 = Refund
APP_TYPE	Product Type from TeleCheck: IAS = Transaction was submitted directly by the consumer through the Internet TAS = Transaction was submitted by an operator on behalf of the consumer who authorized the transaction over the phone PPD = Transaction was submitted based on a standing authorization
MICR	Not displayed
CHECK_TYPE	P = Personal C = Company
BCN	Billing Control Number. PayPoint-generated unique transaction identifier attached to all Adjustment and Sale transactions to support reporting and reconciliation activities. Example: 1-426191-426755-782-1 [Type of Payment]-[Transaction ID]-[PaymentID]-[PayPoint Application ID] – [Payment/Refund Indicator] Type of Payment: 1 = Primary Payment 2 = Convenience Fee Payment/Refund Indicator:

	1 = Primary Payment 14 = Full or Partial Refund
AMOUNT	Amount of the transaction
GIFT_CRD:	Gift Card Indicator = No
RCRG_IND:	Recurring Indicator S = Single Transaction R = Recurring Transaction
CS_CRDT:	Credit Transaction
ACCT_TYP:	0 = Checking 1 = Savings
BILL_FN:	First name of the customer on the account
BILL_LN:	Last name of the customer on the account
BILL_CTY:	City of the Customer

TeleCheck Non-Face-to-Face (NFTF) e-Check Sale Complete

TeleCheck e-Check Sale Complete Screen Items include:

Response	Description
ResultCode:	Result Message of Authorization
RC:	Response Code 07 = Approved 08 = Rejected (negative information) 73 = Lost or Stolen Checks 88 = Rejected Code 3 (high risk) 25 = NFTF Not Offered
NFTF_RESP_CODE:	NFTF Response Message
AUTH_CODE:	If Authorized
ERR_LOC:	Indicates which request tag from PayPoint contained invalid data.
TRACE_ID:	Tracking ID is a number assigned by the payment processor specific to the transaction. This number can be provided to the payment processor when attempting to research payments within their system. When sending payments to the payment processor PayPoint always send the unique internal payment id.
TRN_STUS:	1 = NFTF Offered
DENIAL_REC:	Denial Reason
ECHO:	Not Used
HOST_DATETIME:	TeleCheck's host date/time of response. The time uses a 24 hour format. (mmddyyyyhhmm). Time

	Zone is Central Time (Central Standard Time / Central Daylight Savings Time).
MICR:	Not Used
PREF_FLG:	Not Used

TeleCheck Non-Face-to-Face (NFTF) Responses and Merchant Resolution

Listed below are the TeleCheck NFTF responses and Merchant resolution.

Related to	Scenario	NFTF Return Code	Description	Merchant Resolution	PayPoint Result Message	ERR_LOC	PayPoint Result Code	PayPoint Administration Site Friendly Message
Authorization Request	Incorrect Boarding of Merchant	3	Incorrect Boarding of Merchant	Merchant contact PayPoint Support[1]	Subscriber_ Number_Does_ Not_Exist	N/A	Error(4)	Error: TeleCheck returned response: Subscriber Number Does Not Exist
Authorization Request	Successful Authorization	7	Approved	No action needed.	Approved	N/A	Payment Success (2)	Payment Success
Authorization Request	Bank Account and Routing Number Fails TeleCheck Verification	8	Rejected (negative data)	Customer may contact TeleCheck for more information.[2]	Rejected	N/A	Declined(5)	Payment was declined processor response: We are sorry we cannot accept your check…[2]
Authorization Request	Bank Account and Routing Number Fails TeleCheck Verification	9	Risk referral requested	Bank Account and Routing Number Failed Validation. Customer may contact their bank for more information or use a different form of payment.[3]	Names_And_ Bank_Number_ Needed	N/A	Verification Failed(6)	Payment was declined processor response: We are unable to process this transaction…[3]
Authorization Request	Bank Account and Routing Number Fails TeleCheck's Basic Rules	25	Ineligible – ACH Not Offered	Customer may contact their bank for more information or use a different form of payment.[3]	NFTF_Not_ Offered	N/A	Verification Failed(6)	Payment was declined processor response: We are unable to process this transaction…[3]
Authorization Request	Invalid Bank Account or Routing Number	27	Invalid Value for Field	Bank account or routing number entered is invalid. Customer may	Invalid_Value	0002	Verification failed (6)	Verification failed: TeleCheck returned response: Invalid value for

				try again with corrected Information.				account number and routing number.
Authorization Request	Invalid Social Security Number, Driver's License, or Federal Identification Number	27	Invalid Value for Field	Driver's license or SSN or FEIN entered is invalid. Customer may try again with corrected Information.	Invalid_Value	0004, 0005	Verification failed (6)	Verification failed: TeleCheck returned response: Invalid value for driver's license or SSN.
Authorization Request	Invalid Bank Account, Routing Number, Social Security Number, Driver's License, or Federal Identification Number	27	Invalid Value for Field	Bank Account, Routing Number, SSN or DL is invalid. Customer may try again with corrected Information.	Invalid_Value	Not in 0002,0004, or 0005	Verification failed (6)	Verification failed: TeleCheck returned response: Invalid Value
Authorization Request	Boarding Not Correct	46	Merchant setup does not allow this type of transaction.	Merchant contact PayPoint Support[1]	Transaction_ Type_Not_ Allowed	N/A	Error(4)	Error: NFTF returned: Transaction Type Not Allowed
Authorization Request	TeleCheck Unavailable	49	Processor Not Available	Merchant contact PayPoint Support[1]	Processor_Not_ Available	N/A	Error(4)	Error: NFTF returned: Processor Not Available
Authorization Request	Bank Account and Routing Number Fails TeleCheck Verification	73	Lost or Stolen Check	Customer may contact their bank for more information or use a different form of payment.[3]	Lost_Or_Stolen	N/A	Declined(5)	Payment was declined processor response: We are unable to process this transaction…[3]
Refund Request	Issue with Authorization	79	Original transaction was not approved	Merchant contact PayPoint Support[1]	Original_ Transaction_Not_Approved	N/A	Declined(5)	Payment was declined: TeleCheck returned response: Original Transaction Not Approved
Refund Request	Issue with Refund	80	Refund or partial amount is > original sale amount	Merchant contact PayPoint Support[1]	Invalid_Amount	N/A	Declined(5)	Payment was declined: TeleCheck returned response: Invalid Amount
Refund Request	Issue with Refund	81	Invalid_Original_ Transaction	Merchant contact PayPoint Support[1]	Invalid_Original_ Transaction	N/A	Error(4)	Error: NFTF returned: Invalid_Original_ Transaction
Authorization	Duplicate	82	Duplicate	Merchant	Duplicate_	N/A	Declined(5)	Payment was

Request	Payment		Check	contact PayPoint Support[1]	Check			declined: TeleCheck returned response: Duplicate Check
Authorization Request	Bank Account and Routing Number Fails TeleCheck Verification	88	Rejected Code 3 (Risk)	Customer may contact TeleCheck for more information.[2]	Rejected_Code _3	N/A	Declined(5)	Payment was declined processor response: We are sorry we cannot accept your check…[2]
Authorization Request	Authorization Request Times Out	97	Unable to Process (Time Out)	Merchant contact PayPoint Support[1]	Unable_To_ Process.	N/A	Error(4)	Error: NFTF returned: Unable To Process
Authorization Request	Invalid Bank Account or Routing Number	98	Invalid MICR Data	Merchant contact PayPoint Support[1]	Invalid_MICR_ Data	N/A	Verification failed (6)	Verification failed: TeleCheck returned response: Invalid MICR Data

[1] PayPoint Support Information (For merchant use only): paysupport@firstdata.com or (877)869-0860

[2] We are sorry that we cannot accept your check at this time. Our decision is based, in whole or in part, on information provided to us by TeleCheck. We encourage you to call TeleCheck at (800)366-2425 or write TeleCheck Customer Care at P.O. Box 4513, Houston, TX 77210-4513. Please provide TeleCheck your driver's license number and the state where it was issued, and the complete banking numbers printed on the bottom of your check. Under the Fair Credit Reporting Act, you have the right to a free copy of your information held in TeleCheck's files within 60 days from today. You may also dispute the accuracy or completeness of any information in TeleCheck's consumer report. TeleCheck did not make the adverse decision to not accept your payment item and is unable to explain why this decision was made.

[3] We are unable to process this transaction with the payment information provided. Please use a different form of payment at this time. You may contact your bank for additional information.

TeleCheck e-Check Settlement Request Screen Includes:

Response	Description
Request_Type	eCheck
CMD	Type of transaction = Settle
PP_ID	Unique ID specific to the Merchant involved in the transaction. This is an id assigned by PayPoint.
MERCHANT_ID	Subscriber or TeleCheck Product ID assigned by TeleCheck.
VC	Version of the Certified PayPoint Product
TRANS_TYPE	3 = Settlement Command
BCN	Billing Control Number. PayPoint-generated unique transaction identifier attached to all Adjustment and Sale transactions to support reporting and reconciliation activities. Example: 1-426191-426755-782-1 [Type of Payment]-[Transaction ID]-[PaymentID]-[PayPoint Application ID] – [Payment/Refund Indicator] Type of Payment: 1 = Primary Payment 2 = Convenience Fee Payment/Refund Indicator: 1 = Primary Payment 14 = Full or Partial Refund
TRACE_ID:	Tracking ID is a number assigned by the payment processor specific to the transaction. This number can be provided to the payment processor when attempting to research payments within their system. When sending payments to the payment processor PayPoint always send the unique internal payment id.

TeleCheck Non-Face-to-Face (NFTF) e-Check Settlement Response

TeleCheck e-Check Settlement Response Screen Includes:

Response	Description
ResultCode:	Result Message of Authorization
RC:	OK
NFTF_RESP_CODE:	NFTF Response Message
AUTH_CODE:	If Authorized
ERR_LOC:	Indicates which request tag from PayPoint contained invalid data.
TRACE_ID:	Tracking ID is a number assigned by the payment processor specific to the transaction. This number can be provided to the payment processor when attempting to research payments within their system. When sending payments to the payment processor PayPoint always send the unique internal payment id.
TRN_STUS:	1 = NFTF Offered
DENIAL_REC:	Denial Reason
ECHO:	Not Used
HOST_DATETIME:	TeleCheck's host date/time of response. The time uses a 24 hour format. (mmddyyyyhhmm). Time Zone is Central Time (Central Standard Time / Central Daylight Savings Time).
MICR:	Not Used
PREF_FLG:	Not Used

TeleCheck Non-Face-to-Face (NFTF) e-Check Settlement Complete

TeleCheck does not send any additional data back to PayPoint when Settlement is Complete

PINLESS DEBIT PAYMENT PROCESSOR DETAILS

To access the payment processor details, click on one of the Status Links from the Payment Details Screen.

The Transaction and General sections of the screen change to provide information relating to the status request.

Payment Processor Details for PINless Debit transactions include the same major sections:

- General
- History
- Request

In this section, we will review all the payment types with their associated payment processor information.

Payment Processor Details

General	Confirmation Number:	11032800229596
	Transaction ID:	558302 (Settled)
	Payment Amount:	$15.00
	Encoding Type:	Concord Request
History	3/28/2011 11:24:53 AM	Settlement Complete (Settled)
	3/28/2011 11:24:53 AM	Sale Complete (Success)
	3/28/2011 11:24:52 AM	Sale Request
Request	StoreID:	govone01
	StoreKey:	(not displayed)
	ApplicationID:	PayPoint v1.5.0
	TerminalID:	02
	ReferenceNumber:	559186
	CashierNumber:	0
	TransactionAmount:	15.00
	SalesTaxAmount:	0.00
	AccountNumber:	(not displayed)
	ExpirationMonth:	03
	ExpirationYear:	11
	BillingCountry:	US
	ShippingCountry:	US
	TaxExemptFlag:	False
	PayeeAcct:	00259999999999999999
	UseCredit:	False
	UseCFMerch:	False

GENERAL

The Payment Details for all payment types contain the same General fields. These fields are:

- Confirmation Number
- Transaction ID
- Payment Amount.
- Encoding Type

Below are descriptions for these fields:

General Setting	Description
Confirmation Number	All payment detail records have a uniquely defined confirmation number.
Transaction ID	Transactions contain one or more payment actions, including the original payment. When a payment is received, it is created as part of a transaction. Any future actions against the original payment, such as refunds, are stored under the original transaction. The transaction holds all of the general account information associated with a payment (i.e. Account Number, Name, Address, etc). , the Transaction screen displays general account holder information, as well a history of actions that may have taken place since the original payment was received.
Payment Amount	Amount of the payment to be made
Encoding Type	Concord Request

HISTORY

This screen displays the request for sale information for the transaction. It can be accessed by clicking on each of the Status Links from the Payment Details Screen.

Payment Processor Details

General	Confirmation Number:	11032800229596
	Transaction ID:	558302 (Settled)
	Payment Amount:	$15.00
	Encoding Type:	Concord Request
History	3/28/2011 11:24:53 AM	Settlement Complete (Settled)
	3/28/2011 11:24:53 AM	Sale Complete (Success)
	3/28/2011 11:24:52 AM	Sale Request
Request	StoreID:	govone01
	StoreKey:	(not displayed)
	ApplicationID:	PayPoint v1.5.0
	TerminalID:	02
	ReferenceNumber:	559186
	CashierNumber:	0
	TransactionAmount:	15.00
	SalesTaxAmount:	0.00
	AccountNumber:	(not displayed)
	ExpirationMonth:	03
	ExpirationYear:	11
	BillingCountry:	US
	ShippingCountry:	US
	TaxExemptFlag:	False
	PayeeAcct:	00259999999999999999
	UseCredit:	False
	UseCFMerch:	False

Status	Description
Sale Complete	This is the status of the payment. If you click on this you will be passed to the Sale Complete Details screen
Sale Request	This is the status of the payment. If you click on this you will be passed to the Sale Request Details screen

RESPONSE OR REQUEST INFORMATION

When you click on one of the history links on the Payments Details screen, you will see the Payment Processor Details for that Status:

Each Processor provides different information. The following sections show the different responses from Concord and relating to the different statuses of:

- Sale Request
- Sale Complete

CONCORD PINLESS DEBIT PAYMENT PROCESSOR REQUESTS

Concord PINless Debit Sale Request

Concord PINless Sale Request Screen Items include

Request	Description
StoreID	Unique store number assigned to your Merchant Account.
StoreKey	Unique store key (password) assigned to your Merchant Account.
ApplicationID	Application ID assigned to your Merchant Account. This will normally be your Numeric PayPoint Application number followed by the current version of PayPoint.
TerminalID	Unless you are using terminals that need to be identified by the Merchant this will be defaulted to 01.
ReferenceNumber	Unique PayPoint number sent to the processor for tracking purposes.
CashierNumber	Defaulted value of 0.
TransactionAmount	Amount of the payment issued to the processor
SalesTaxAmount	If provided during the payment entry the amount of sales tax that was charged is shown.
AccountNumber	Account Number which for security purposes is not shown.
ExpirationMonth	Expiration Month of the Card.
ExpirationYear	Expiration Year of the Card
BillingAddress	Billing Address
BillingCity	Billing City
BillingState	Billing State
BillingPostalCode	Billing Zip Code
BillingPhone	Billing Phone Number
BillingEmail	Billing Email address

Sale Complete

Concord PINless Debit Sale Complete Screen Items include:

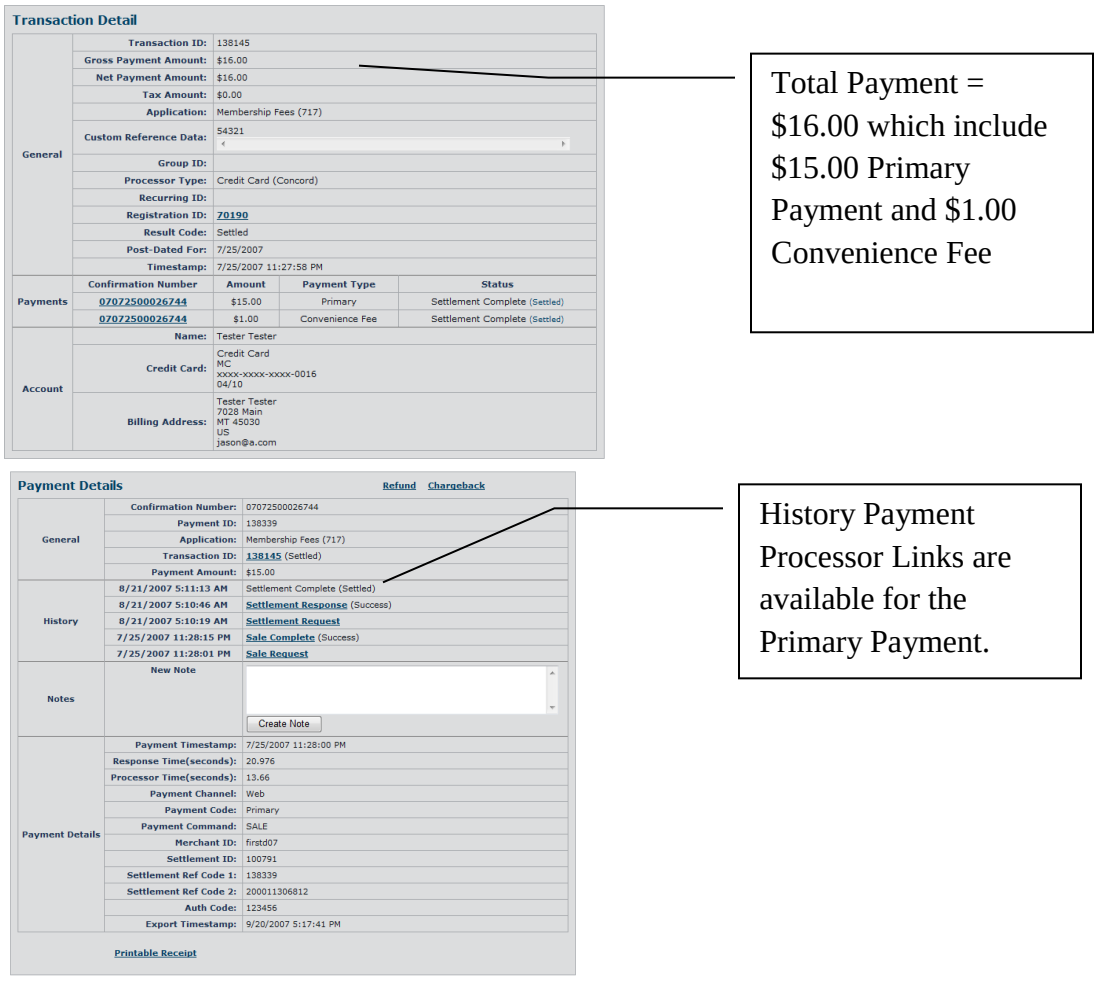
Response	Description
ResponseCode	Unique Return Code sent back to PayPoint from the Processor.
ResultCodeEFS	Unique numeric return code associate with the Response Code returned by the processor
ResultMessage	Contains any text message associated with the response returned by the processor
TransactionID	Unique transaction number assigned by the Processor associated with a successful approval.
ApprovalNumber	Approval number assigned to the payment by the processor
AuthorizationNumber-	Authorization number assigned by the payment processor. May be same as ApprovalNumber.
TransactionDate-	Date of the Transaction.
TransactionTime-	Time of the Transaction.
ReferenceNumber	Unique number assigned by PayPoint and sent to the processor for a cross-reference. This number is the PayPoint Payment ID.
AccountNumber-	Account Number which is not displayed for security purposes.
TransactionAmount-	Amount of Transaction.

Convenience Fee Models

PayPoint supports charging convenience fees. This is an additional amount charged to the user for processing their payment and is driven by your business rules. Different payment processors may handle the convenience fee requests differently. They may support two different transactions (one for primary payment and one for convenience fee) or they may require one transaction containing both the convenience fee and primary payment. The Payment Processor Details are displayed differently depending on the convenience fee model. This information is documented in your boarding forms.

PRIMARY PAYMENT AND CONVENIENCE FEE – SEPARATE TRANSACTIONS

The primary payment and convenience fee are sent as separate transactions to the payment processor. Both the primary payment and convenience fee details contain the processor information.



Transaction Detail

General	Transaction ID:	138145
	Gross Payment Amount:	$16.00
	Net Payment Amount:	$16.00
	Tax Amount:	$0.00
	Application:	Membership Fees (717)
	Custom Reference Data:	54321
	Group ID:	
	Processor Type:	Credit Card (Concord)
	Recurring ID:	
	Registration ID:	70190
	Result Code:	Settled
	Post-Dated For:	7/25/2007
	Timestamp:	7/25/2007 11:27:58 PM

Payments	Confirmation Number	Amount	Payment Type	Status
	07072500026744	$15.00	Primary	Settlement Complete (Settled)
	07072500026744	$1.00	Convenience Fee	Settlement Complete (Settled)

Account	Name:	Tester Tester
	Credit Card:	Credit Card MC xxxx-xxxx-xxxx-0016 04/10
	Billing Address:	Tester Tester 7028 Main MT 45030 US jason@a.com

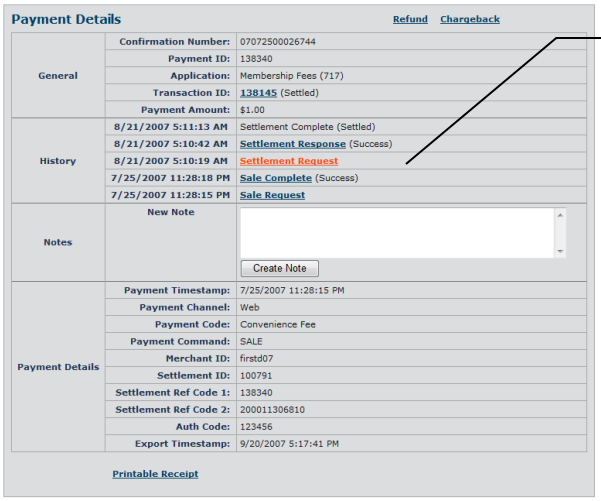
Total Payment = $16.00 which include $15.00 Primary Payment and $1.00 Convenience Fee

Payment Details Refund Chargeback

General	Confirmation Number:	07072500026744
	Payment ID:	138339
	Application:	Membership Fees (717)
	Transaction ID:	138145 (Settled)
	Payment Amount:	$15.00
History	8/21/2007 5:11:13 AM	Settlement Complete (Settled)
	8/21/2007 5:10:46 AM	Settlement Response (Success)
	8/21/2007 5:10:19 AM	Settlement Request
	7/25/2007 11:28:15 PM	Sale Complete (Success)
	7/25/2007 11:28:01 PM	Sale Request
Notes	New Note	Create Note
Payment Details	Payment Timestamp:	7/25/2007 11:28:00 PM
	Response Time(seconds):	20.976
	Processor Time(seconds):	13.66
	Payment Channel:	Web
	Payment Code:	Primary
	Payment Command:	SALE
	Merchant ID:	firstd07
	Settlement ID:	100791
	Settlement Ref Code 1:	138339
	Settlement Ref Code 2:	200011306812
	Auth Code:	123456
	Export Timestamp:	9/20/2007 5:17:41 PM

Printable Receipt

History Payment Processor Links are available for the Primary Payment.

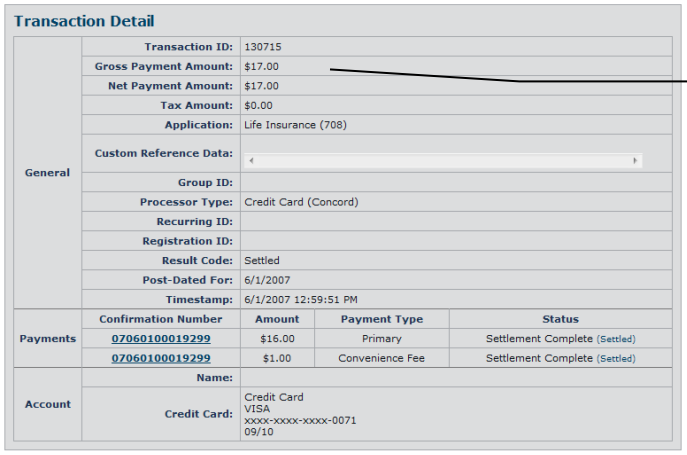


History Payment Processor Links are available for the Convenience Fee, since the Primary Payment and Convenience Fee are processed as separate transactions.

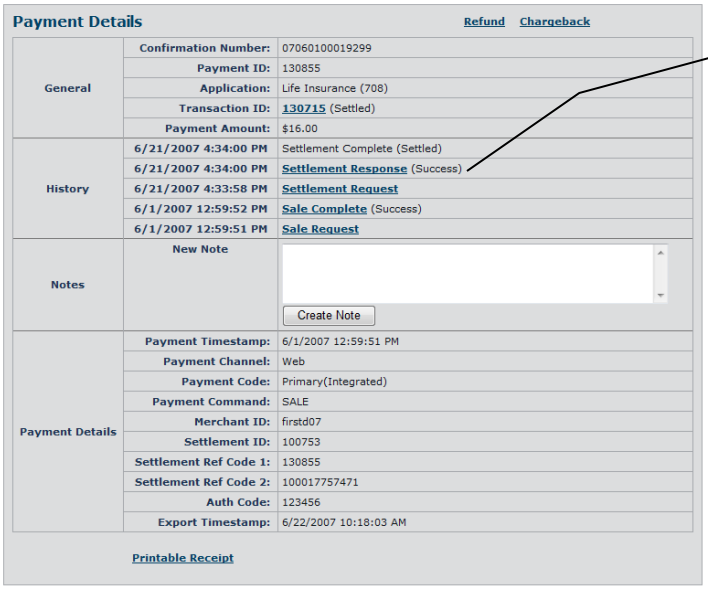
PRIMARY PAYMENT AND CONVENIENCE FEE – INTEGRATED TRANSACTION

Using the Integrated model, the convenience fee and primary payment are sent together to the payment processor. Only the primary payment details contain the processor information. There are no status links available for the Convenience Fee payment.

In the example below, a primary payment of $16.00 was made with a convenience fee of $1.00



Total Payment = $17.00 which include $16.00 Primary Payment and $1.00 Convenience Fee

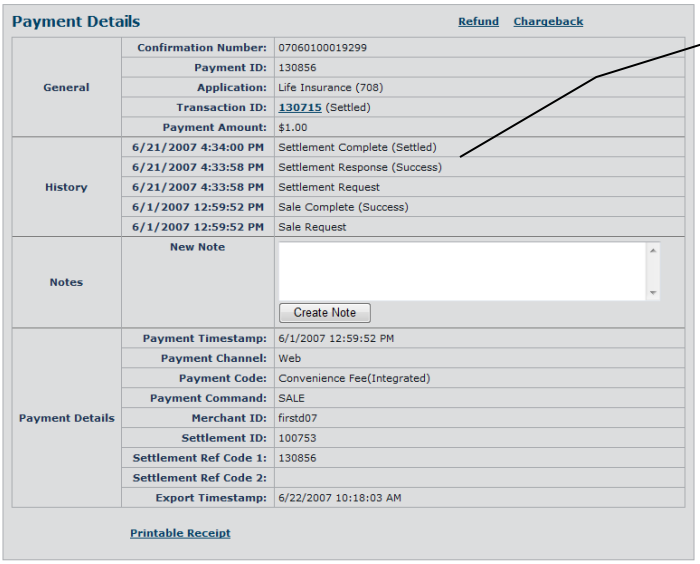


Payment Details Refund Chargeback

General	Confirmation Number:	07060100019299
	Payment ID:	130855
	Application:	Life Insurance (708)
	Transaction ID:	130715 (Settled)
	Payment Amount:	$16.00
History	6/21/2007 4:34:00 PM	Settlement Complete (Settled)
	6/21/2007 4:34:00 PM	Settlement Response (Success)
	6/21/2007 4:33:58 PM	Settlement Request
	6/1/2007 12:59:52 PM	Sale Complete (Success)
	6/1/2007 12:59:51 PM	Sale Request
Notes	New Note	Create Note
Payment Details	Payment Timestamp:	6/1/2007 12:59:51 PM
	Payment Channel:	Web
	Payment Code:	Primary(Integrated)
	Payment Command:	SALE
	Merchant ID:	firstd07
	Settlement ID:	100753
	Settlement Ref Code 1:	130855
	Settlement Ref Code 2:	100017757471
	Auth Code:	123456
	Export Timestamp:	6/22/2007 10:18:03 AM

Printable Receipt

History Payment Processor Links are available for the Primary Payment.



Payment Details Refund Chargeback

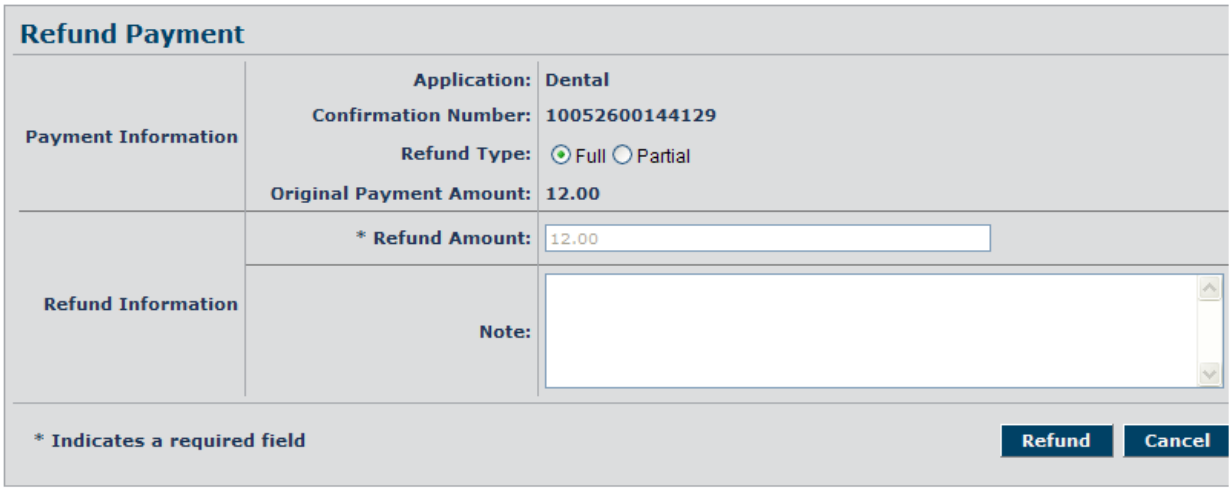
General	Confirmation Number:	07060100019299
	Payment ID:	130856
	Application:	Life Insurance (708)
	Transaction ID:	130715 (Settled)
	Payment Amount:	$1.00
History	6/21/2007 4:34:00 PM	Settlement Complete (Settled)
	6/21/2007 4:33:58 PM	Settlement Response (Success)
	6/21/2007 4:33:58 PM	Settlement Request
	6/1/2007 12:59:52 PM	Sale Complete (Success)
	6/1/2007 12:59:52 PM	Sale Request
Notes	New Note	Create Note
Payment Details	Payment Timestamp:	6/1/2007 12:59:52 PM
	Payment Channel:	Web
	Payment Code:	Convenience Fee(Integrated)
	Payment Command:	SALE
	Merchant ID:	firstd07
	Settlement ID:	100753
	Settlement Ref Code 1:	130856
	Settlement Ref Code 2:	
	Export Timestamp:	6/22/2007 10:18:03 AM

Printable Receipt

History Payment Processor Links are not available. This information is only reported at the Primary Payment level.

Refund (Void)

Refund is accessed by choosing the 'R' field on the search results screen or pressing the Refund button on the Payment Details screen. The system determines if the cancellation is a Void or Refund. A void represents a refund of the payment prior to settlement. A refund is issued against the card holders account if settlement has taken place.



To enter a refund:

Enter the Refund Amount. This may be different from the original payment amount. For example, convenience fees may not be refunded.

For refunds that are processed through BuyPass using an expired credit card, updated expiration dates will be need to be provided before the refund can be processed. Note: This does not apply to payments processed through TSYS Acquiring (Vital).

Enter a comment in the Note section. This information is displayed in the payment history.

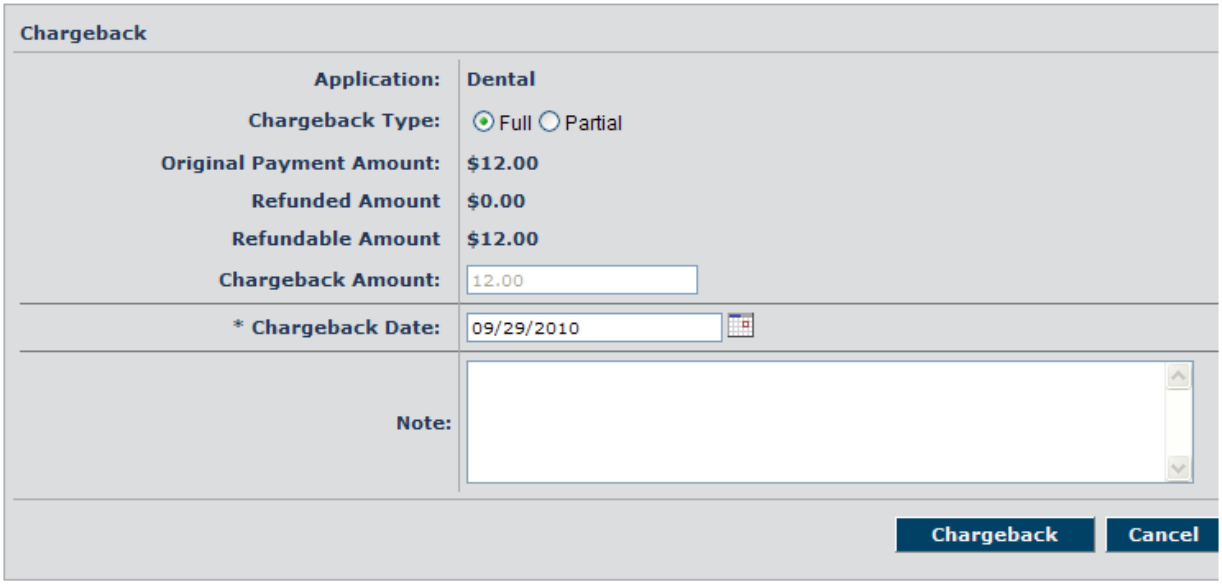
Select Refund Type – Full or Partial Refunds (multiple partial refunds may be made up to the full value of the payment)

Choose Refund. The Refund Results screen is displayed.

After reviewing the results, choose Printable Version or Main Menu.

Chargeback

Chargeback is accessed by choosing the 'C' field on the Summary screen, or pressing the Chargeback button from within the Payment Detail screen. Chargebacks are a returned payment transaction resulting from the lack of adherence to the conditions of the Sales Agreements. Chargeback Notices are normally received via manual communication channels from the issuing bank, including via fax, email, or phone. Because each party can dispute the chargeback, PayPoint allows you to perform a chargeback and then later perform a chargeback reversal as many times as necessary. The chargeback option automatically provides the ability to perform a chargeback or reversal depending on the current state of the payment. Initiating a Chargeback or a Chargeback Reversal to a payment does not cause any financial transactions to occur. This is only a notational transaction.



To enter a chargeback:

Enter the Chargeback Type – Full or Partial

Enter the Chargeback Amount.

Enter the Date for the Chargeback transaction.

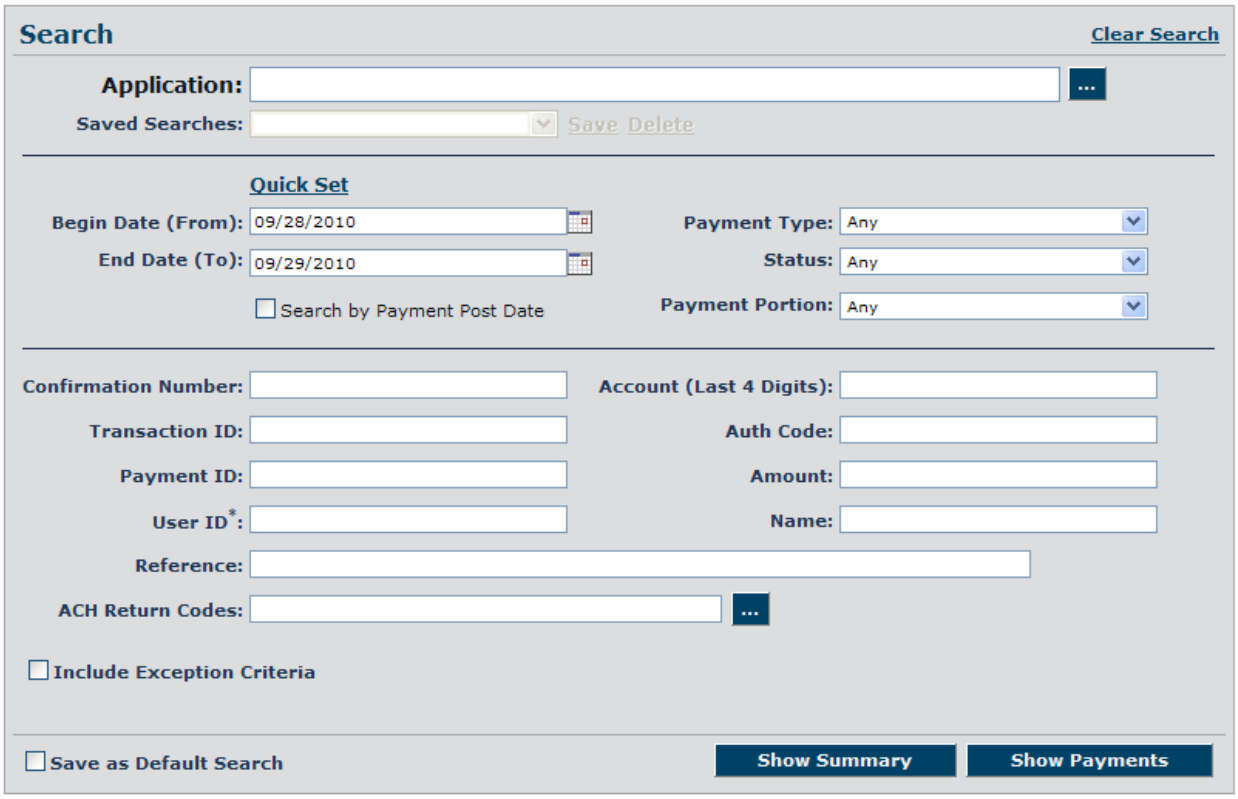
Enter a comment in the Note section.

Choose Chargeback to continue to the Results screen. After viewing the results, choose Printable Version or Main Menu.

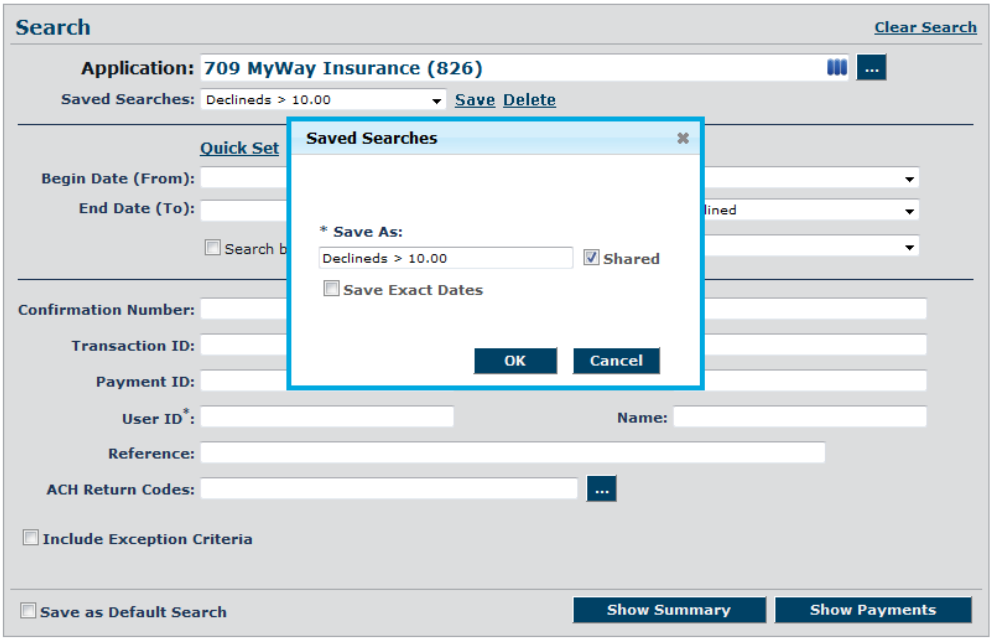
Saving and Sharing Searches

The following is the process to create a saved search:

1. Enter the search criteria.



2. Click Save and enter the Search Name. You can select to share this search and also keep the search to fixed dates.



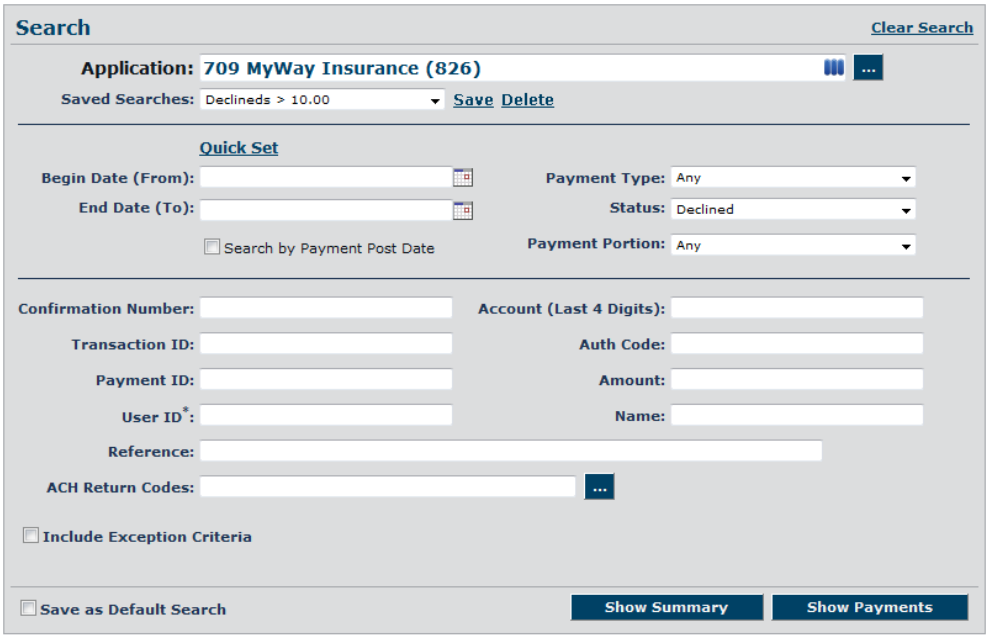
3. Click **Shared** to allow your search to be used by anyone who has current access to your site, agency, and application. Shared Searches can only be created by Administrator Users. To use a shared search, you must select the same site, agency, or application where the search was saved.

All PayPoint user roles can save their own multiple searches.

If you do not select **Save Exact Dates**, then the saved search will follow the same rules as the main search screen.

<table>
<tr>
<td>Begin and End Date</td>
<td>If you save dates as part of your default search, the search will maintain a rolling date range relative to the saved dates. The advantage is that you can search for the last week each day.
<table>
<tr><th>Login Date</th><th>Begin Date</th><th>End Date</th></tr>
<tr><td>June 8
Saved Default Search</td><td>June 1</td><td>June 8</td></tr>
<tr><td>June 9</td><td>June 2</td><td>June 9</td></tr>
<tr><td>June 10</td><td>June 3</td><td>June 10</td></tr>
</table>
</td>
</tr>
</table>

4. Click OK to save your search.



To run an existing Saved Search, select the Site, Agency, or Application where search was saved and then select from dropdown and the search form will pre-fill. You can then select **Show Payments** or **Show Summary**.

6.0 New Payment

PayPoint processes, authorizes, and settles payments within the gateway using the following payment mediums:

- Business Check
- Commercial Credit Card
- Credit Card
- e-Check
- PINless Debit
- PIN-based Debit (Not Available through the PayPoint Administration Site).

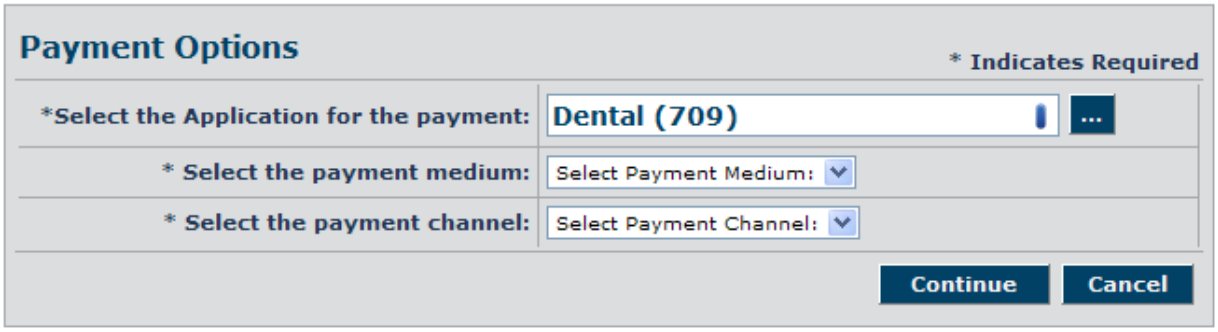
This section explains the screens needed to make a payment through PayPoint. The payment option can be used when there is a mail-in, telephone payment or walk-in request to an agency. The information is processed through the PayPoint system in the same manner as when a customer initiates an Internet payment.

- Payment Options
- Make Payment Screen
- Payment Results

Payment Options

This screen allows the agency to make a payment directly to the PayPoint system. Walk-in traffic can be handled with an authorization received back through the system immediately.

To choose payment options:



1. Choose Make Payment from the Main Menu.

Using the dropdown list, select the application to which the payment is going.

Note: This is controlled by account roles. Only authorized applications are displayed.

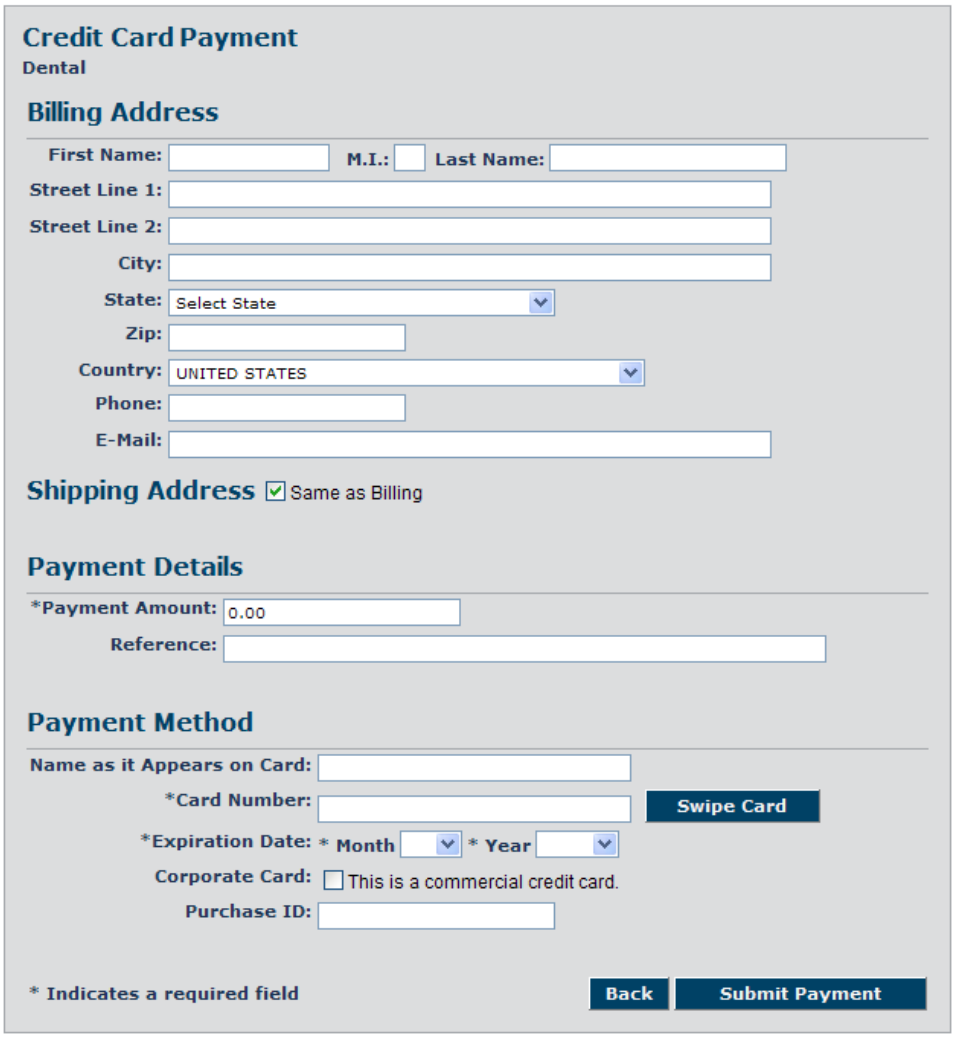
2. Select payment medium or type. (Credit card, e-check, Debit etc.)

3. Select the payment channel or method. (Web, IVR, Fax, etc.)

4. Select Continue. This displays the Payment Details screen.

ENTERING CREDIT CARD PAYMENT DETAIL

This screen allows detailed information to be collected and processed by the system. Most agencies require at least AVS information, which includes name and address.



The minimum required fields required for Credit Card transactions are:

- Payment Amount
- Card Number
- Expiration Date

Note: Entering more details here makes searching easier later.

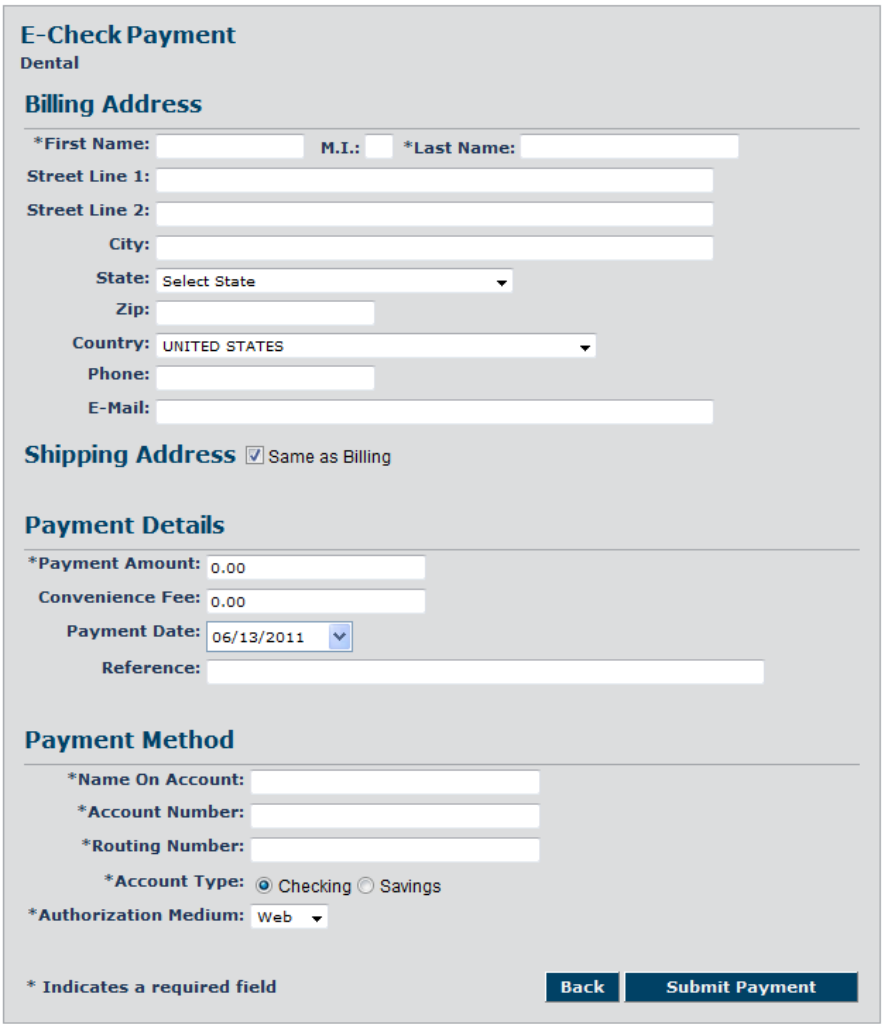
To make a credit card payment:

Note: A red asterisk immediately displays if format is incorrect.

1. Enter the customer's First Name, Middle Initial, and Last Name. In most cases, this field will be required.
2. Enter the customer's address. PayPoint accepts US and international addresses. Check with your processor to determine if international addresses are accepted. Enter the customer's phone number.
3. Enter customer's phone number
4. Enter customer's email address.
5. Enter shipping address and phone.
6. Enter the Payment Amount. (format 000.00) – Required
7. Enter the Tax Amount, if displayed. Enter Tax Amount for corporate cards only.
8. Enter Reference data that can be used for tracking.
   This reference should contain identifiers that will cross-reference this payment to your transaction. For example, if you are using PayPoint to make payments on parking tickets, you may want to put the ticket number in this reference field.
9. Enter Name as it Appears on the Card. This is optional.
10. Enter the Credit Card Number. – Required.
    If you are using a card reader, you can click on the SWIPE CARD option to streamline the entry of the credit card number and expiration date.
11. Enter the Expiration Date (MM/YYYY) from the dropdown list. - Required
12. Enter the CVV2, if displayed. (This is the 3 or 4 digit verification identifier that is typically found on the back of credit cards – American Express has this on the front of the card)
13. If the credit card you are using is a corporate credit card, click the box next to Corporate Card.
14. Enter the Purchase ID. (purchase order, etc.). This information is provided when processing a payment on a corporate card. This is not a required field. Note: There is a 25 character limit, when entered.
15. Choose Submit Payment. This displays the Payment Results screen.

ENTERING ECHECK PAYMENT DETAIL

eCheck uses the same basic name and address information that is required for credit card payments. However, the account fields reflect bank information.



E-Check Validation:

The minimum required fields required for eCheck transactions are:

- First and Last Name (Required for TeleCheck)
- Name on Account
- Payment Amount
- Name on Account
- Account Number
- Routing Number
- Account Type – Checking or Savings
- Authorization Medium

Depending on your configuration, you may be required to identify additional information such as bank name, bank-state, and other identity data.

The Driver's License and SSN information are used for identity verification. E-Check processing is governed by rules created by NACHA (National Automated Clearing House Association). Under NACHA compliance rules, in order to collect an electronic check payment, you must make a reasonable effort to validate the identity of the person from whom you are taking the payment.

To make an e-Check payment:

Note: A red asterisk immediately displays if format is incorrect.

1. Enter the customer's First Name, Middle Initial, and Last Name. In most cases, the First and Last Name fields will be required.
2. Enter the customer's address. PayPoint accepts US and international addresses. Check with your processor to determine if international addresses are accepted.
3. Enter the customer's phone number.
4. Enter the customer's eMail address.
5. Enter the shipping address and phone.
6. Enter the Payment Amount. (format 000.00) - Required
7. Enter Reference data that can be used for tracking.
   This reference should contain identifiers that will cross-reference this payment to your transaction. For example, if you are using PayPoint to make payments on parking tickets, you may want to put the ticket number in this reference field.
8. Enter the Name on Account. In most cases, this field will be required.
9. Enter at least five digits for the Account Number. - Required
10. Enter the Routing Number. – Required

11. Enter the Bank Name, if required.
12. Select the Bank State, if required.
13. Enter the Social Security Number, if required.
14. Enter the Driver License Number, if required.
15. Select the Driver License State, if required.
16. Select the Authorization Medium – Required.

    When making eCheck payments on the PayPoint Administration site, there is a required option called Authorization Medium. This will be ultimately mapped to the Standard Entry Class Code that will be used for the NACHA file.

    The options and NACHA mapping are:

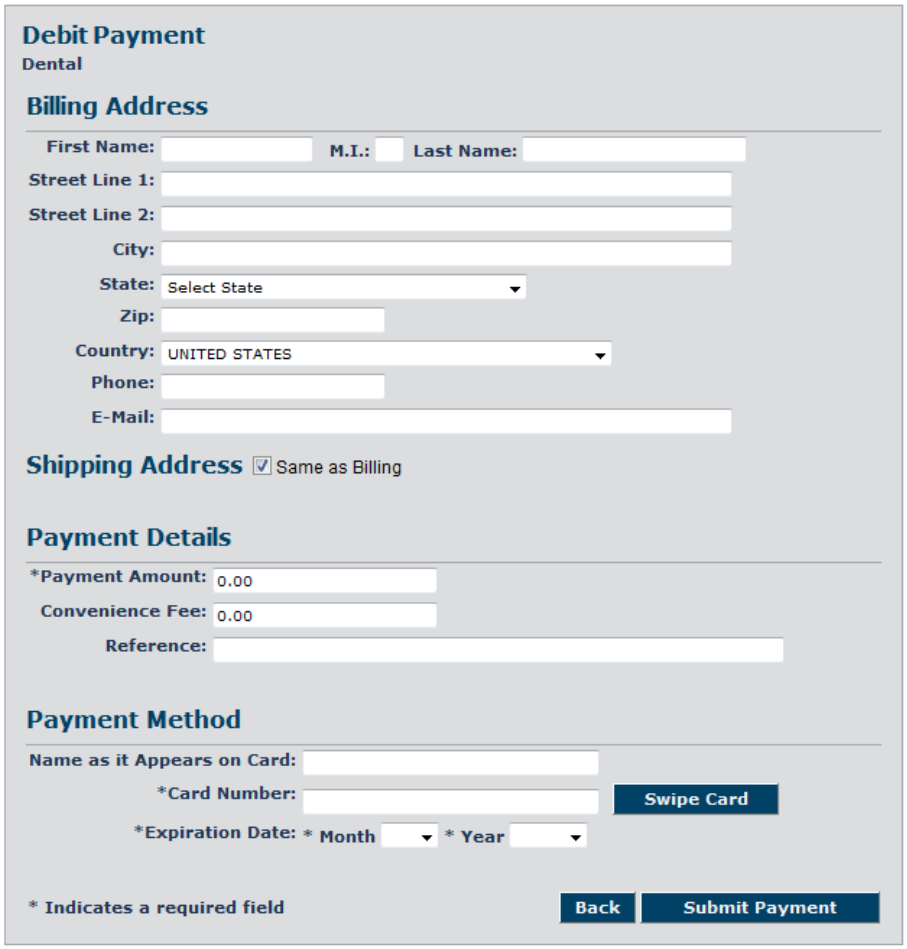
Authorization Medium Option	NACHA Standard Entry Class (SEC) Code Mapping
Web	WEB
IVR	PPD
Walkin	PPD
Voice	TEL
FAX	PPD
Mail	PPD

    Note: There is an option on the eCheck boarding form where you can identify the valid Authorization Mediums to be listed in the dropdown.

17. Choose Submit Payment. This displays the Payment Results screen.

ENTERING PINLESS DEBIT PAYMENT DETAIL

This screen allows detailed information to be collected and processed by the system. At a minimum you are required to enter the payment amount, card number, and an expiration date.



PINless Debit Validation:

The minimum required fields required for PINless Debit transactions are:

- Payment Amount
- Card Number
- Expiration Date

Note: Entering more details here makes searching easier later.

To make a PINless Debit payment:

Note: A red asterisk immediately displays if format is incorrect.

1. Enter the customer's First Name, Middle Initial, and Last Name. In most cases, this field will be required.
2. Enter the customer's address. PayPoint accepts US and international addresses. Check with your processor to determine if international addresses are accepted. Enter the customer's phone number.
3. Enter customer's phone number.
4. Enter customer's eMail address.
5. Enter shipping address and phone.
6. Enter the Payment Amount. (format 000.00) – Required
7. Enter the Tax Amount, if displayed. Enter Tax Amount for corporate cards only.
8. Enter Reference data that can be used for tracking.
   This reference should contain identifiers that will cross-reference this payment to your transaction. For example, if you are using PayPoint to make payments on parking tickets, you may want to put the ticket number in this reference field.
9. Enter Name as it Appears on the Card. This is optional.
10. Enter the Credit Card Number. – Required.
    If you are using a card reader, you can click on the SWIPE CARD option to streamline the entry of the credit card number and expiration date.
11. Enter the Expiration Date (MM/YYYY) from the dropdown list. - Required
12. Choose Submit Payment. This displays the Payment Results screen.

Validation Rules for New Payment

Similar validation rules exist for the New Payment screens as exist for the MakePayment APIs. These rules are described in the following sections.

COMMON FIELDS WITH CREDIT CARD, ECHECK, AND PINLESS DEBIT TRANSACTIONS

Description	Maximum Length	Credit Card and PINless Debit Validation	eCheck Validation
First Name	25	Optional The validation rule is that First Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.	Required for TeleCheck eCheck. First Name must contain only letters with no spaces, no numbers, and no special characters.
Last Name	50	Optional The validation rule is that Last Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.	Required for TeleCheck eCheck. Last Name may contain numbers or letters with spaces allowed and the following special characters which are period, dash, and apostrophe.
Middle Initial	1	Optional	Optional
Billing and Shipping US Address Information			
Street Line 1	50	Optional The validation rule, if filled, is that Street1 may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, and the pound sign. **Note: If using Chase Paymentech Tampa platform, the maximum length street line = 20.** **Note: When Address Verification Service (AVS) is enabled for Credit Card, Billing Street 1 is required field.**	Optional The validation rule, if filled, is that Street1 may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, and the pound sign.
Street Line 2	50	Optional	Optional

Description	Maximum Length	Credit Card and PINless Debit Validation	eCheck Validation
		The validation rule, if filled, is that Street1 may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, and the pound sign.	The validation rule, if filled, is that Street1 may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, and the pound sign.
City	50	Optional The validation rule, if filled, is that City may contain letters with spaces allowed and only the special character period.	Optional The validation rule, if filled, is that City may contain letters with spaces allowed and only the special character period.
State	Select from Dropdown		
Zip	9	Optional The validation rule, if filled, is that Zip contains numbers only. **Note: When Address Verification Service (AVS) is enabled for Credit Card, Zip is required field.**	Optional The validation rule, if filled, is that Zip contains numbers only.
Country			
Phone	10	Must be numeric.	Must be numeric.
Billing and Shipping International Address Information			
Street Line 1	50	Optional The validation rule, if filled, is that Street1 may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets. **Note: If using Chase Paymentech Tampa platform, the maximum length street line = 20.** **Note: When Address Verification Service (AVS) is enabled for Credit Card, Street 1 is required field**	Not Supported by eCheck using TeleCheck® Gateway
Street Line 2	50	Optional	Not Supported by eCheck using

Description	Maximum Length	Credit Card and PINless Debit Validation	eCheck Validation
		The validation rule, if filled, is that Street1 may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	TeleCheck® Gateway
City	50	Optional The validation rule, if filled, is that City may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	Not Supported by eCheck using TeleCheck® Gateway
Province	50	Optional The validation rule, if filled, is that State/Province may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	Not Supported by eCheck using TeleCheck® Gateway
Zip	20	Optional The validation rule, if filled, is that Zip may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets. **Note: When Address Verification Service (AVS) is enabled for Credit Card, Zip is required field.**	Not Supported by eCheck using TeleCheck® Gateway
Country	2	Required for international addresses Uses Country Codes identified in ISO 3166.	Not Supported by eCheck using TeleCheck® Gateway
Phone	20	May contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	Not Supported by eCheck using TeleCheck® Gateway
Email	75	Must be formatted as a valid email address	Must be formatted as a valid email address
Payment Amount	Decimal	Must be numeric – may be entered as 99999.99 or 999999	Must be numeric – may be entered as 99999.99 or 999999
Tax Amount	Decimal	Must be numeric – may be entered	Must be numeric – may be entered

Description	Maximum Length	Credit Card and PINless Debit Validation	eCheck Validation
		as 99999.99 or 999999	as 99999.99 or 999999
Reference	254	No validation rules	No validation rules

VALIDATION RULES SPECIFIC TO CREDIT CARD TRANSACTIONS

The following are fields specific to Credit Card.

Description	Maximum Length	Credit Card Validation
Name as it Appears on Card	100	Optional Max Len 100 The validation is that Full Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.
Card Number		Required The validation rule is the MOD10 check.
Expiration Date	Required Dropdown for two-digit month and two-digit year.	
Corporate Credit Card	Check Box	
Purchase ID	20	Corporate Card must be checked to enter Purchase ID.
CVV2	4	Required only if CVV2 is enabled for the Application. The CVV2 field for Visa (CVC2 for MasterCard and CID for American Express). The 3 or 4 digit verification identifier that is typically found on the back of credit cards. This is required only if set that way in the application parameter set.

VALIDATION RULES SPECIFIC TO ECHECK TRANSACTIONS

The following are fields specific to eCheck.

Description	Maximum Length	Credit Card Validation
Name on Account	100	Required The validation is that Full Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.
Account Number	50	Required. The minimum length must be 5 and must be numeric.
Routing Number	9	Required The routing number must be in the routing number listing downloaded from the Federal Reserve.
Account Type	Radio Button – Checking or Savings	
Bank Name	50	Only required if enabled for application Name of the bank where the bank account is located. If you provide a Bank Name you must also provide the state that the bank resides.
Bank State	2	State Dropdown Only required if enabled for application State where the bank is located is physically located. You can normally find the state listed on your check as part of the name of the bank. If you provide a Bank State you must also provide a BankName.
Drivers License Number	32	Only required if enabled for application Driver's License Number of the payer. . This field can be used as input to the identity verification process.
Drivers License State	2	Only required if enabled for application State for which the Driver's License was issued. This field can be used as input to the identity verification process.
SSN	9	Only required if enabled for application Social Security Number of the payer. This field can be used as input to the identity verification process.
Business Name	50	Only required if enabled for application If the Payment Medium is BusinessCheck, this value can be filled with the name of the business on the bank account. This field is used as input to identity verification process.
Federal Tax ID	9	Only Required if enabled for application If the Payment Medium is BusinessCheck, this value can be filled with a Federal Tax ID This field can be used as input to the identity verification process.

VALIDATION RULES SPECIFIC TO PINLESS DEBIT TRANSACTIONS

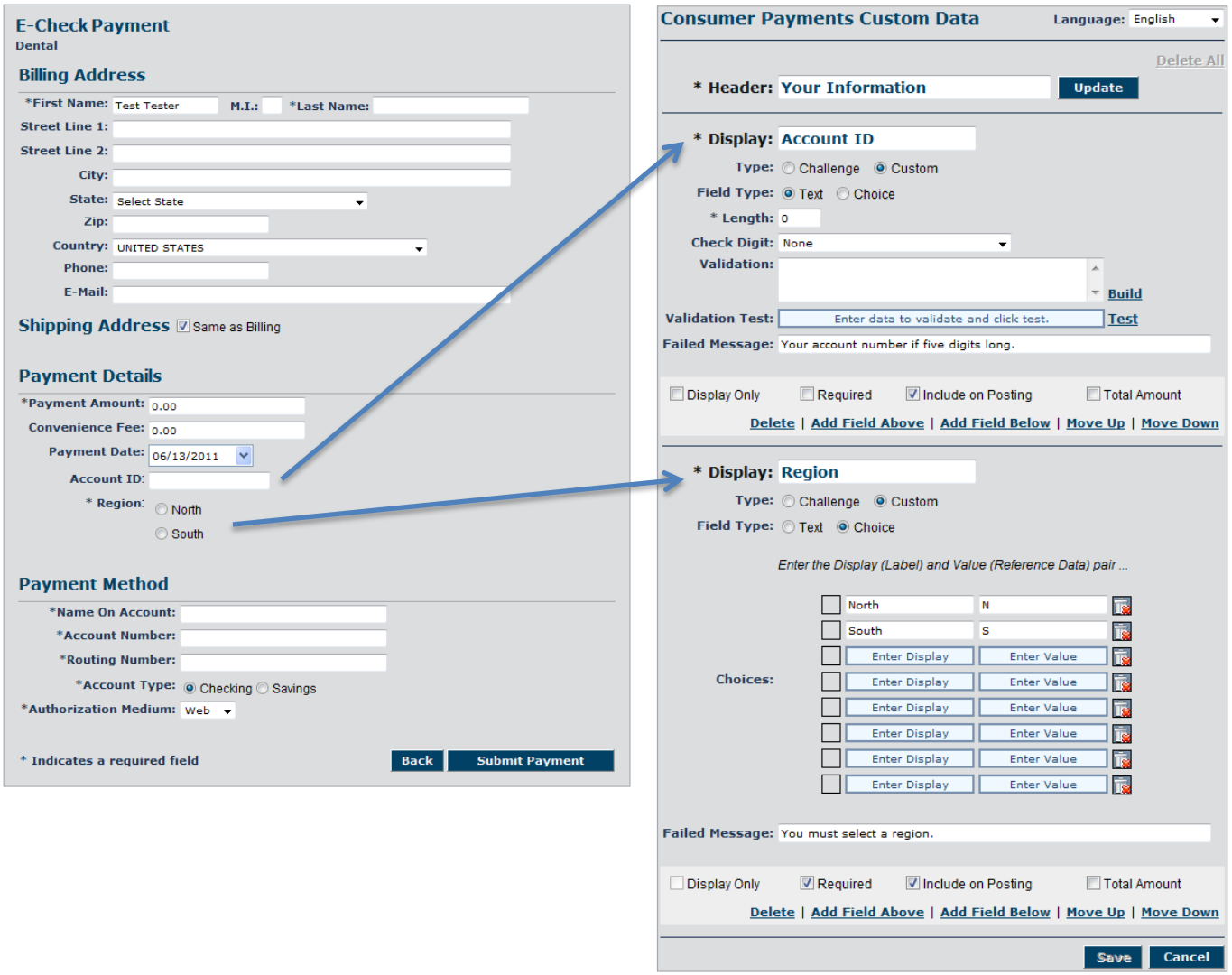
The following are fields specific to PINless Debit.

Description	Maximum Length	PINless Debit Validation
Name as it Appears on Card	100	Optional The validation is that Full Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.
Card Number		Required The validation rule is that this card must be in the debit validation bin file.
Expiration Date	Required Dropdown for two-digit month and two-digit year.	

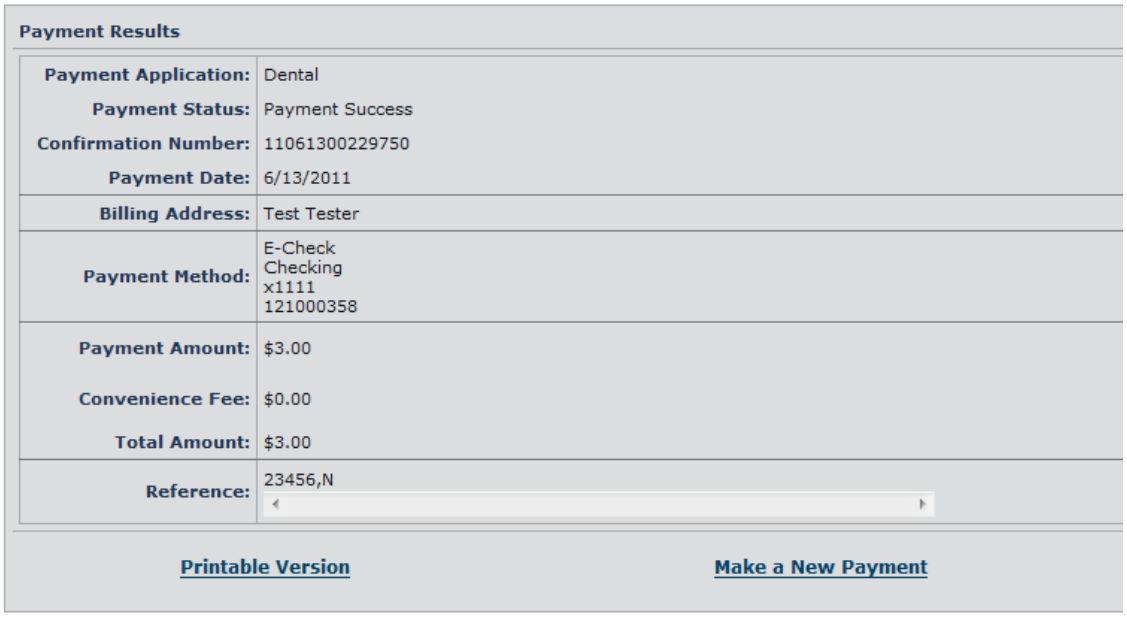
Creating Dynamic Fields and Validations for Reference Field

The Reference Field is used to associate the custom specific data about the bill, payer, or account with the payment information. This field is passed back in the posting file. The Reference Field is a free form 254 character field.

If Consumer Payments are enabled, the Reference Field can be replaced with the Custom Data Fields created in the Consumer Payments toolkit. This will occur if the custom data fields are all custom (not challenge) and set to "include on posting file." This allows the CSR to enter the reference data in a consistent order and follow validation rules. (See Consumer Payments Integration Guide for more information on how to use the toolkit.)



When the payment is submitted the Reference field is populated with comma delimited data based on the Custom Data fields entered.



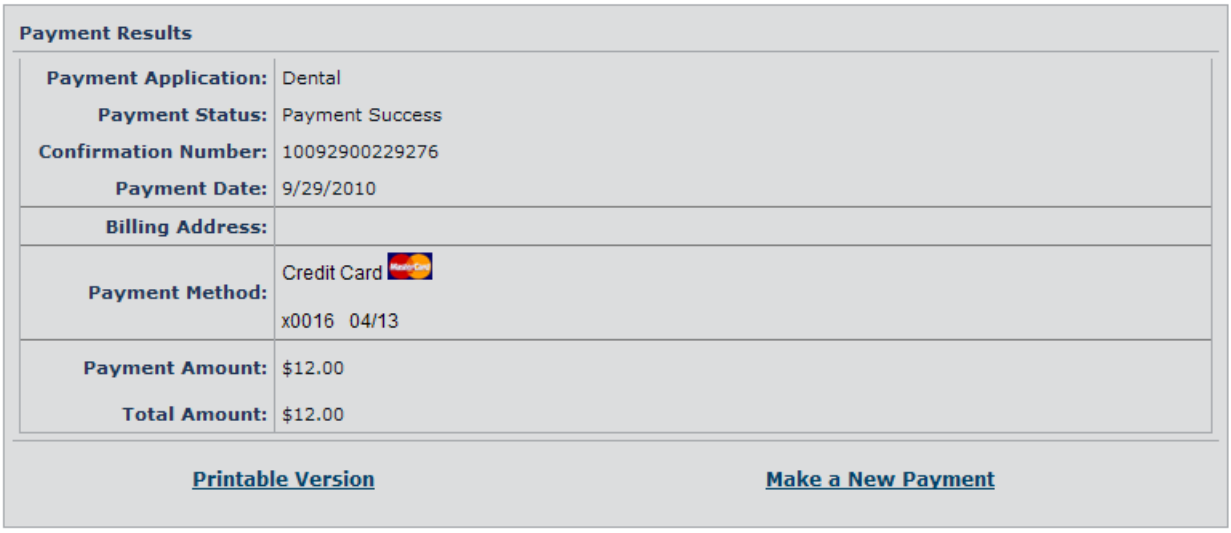
Payment Results

Payment Application:	Dental
Payment Status:	Payment Success
Confirmation Number:	11061300229750
Payment Date:	6/13/2011
Billing Address:	Test Tester
Payment Method:	E-Check Checking x1111 121000358
Payment Amount:	$3.00
Convenience Fee:	$0.00
Total Amount:	$3.00
Reference:	23456,N

Printable Version Make a New Payment

Payment Results

This screen displays the payment results from the transaction entered on the previous screen. This screen is display only. The payment status will identify if the payment was successful or not. If the payment was not successful, the Result Message will contain additional details as to why the payment was not successful in red.



After reviewing the Payment Results, choose one of the following options:

- **Printable Version –** To print a receipt that could be handed, mailed or faxed to the payee by the payment agent.
- **Make Another Payment –** To enter another payment
- **Main Menu** - Return to the main menu.

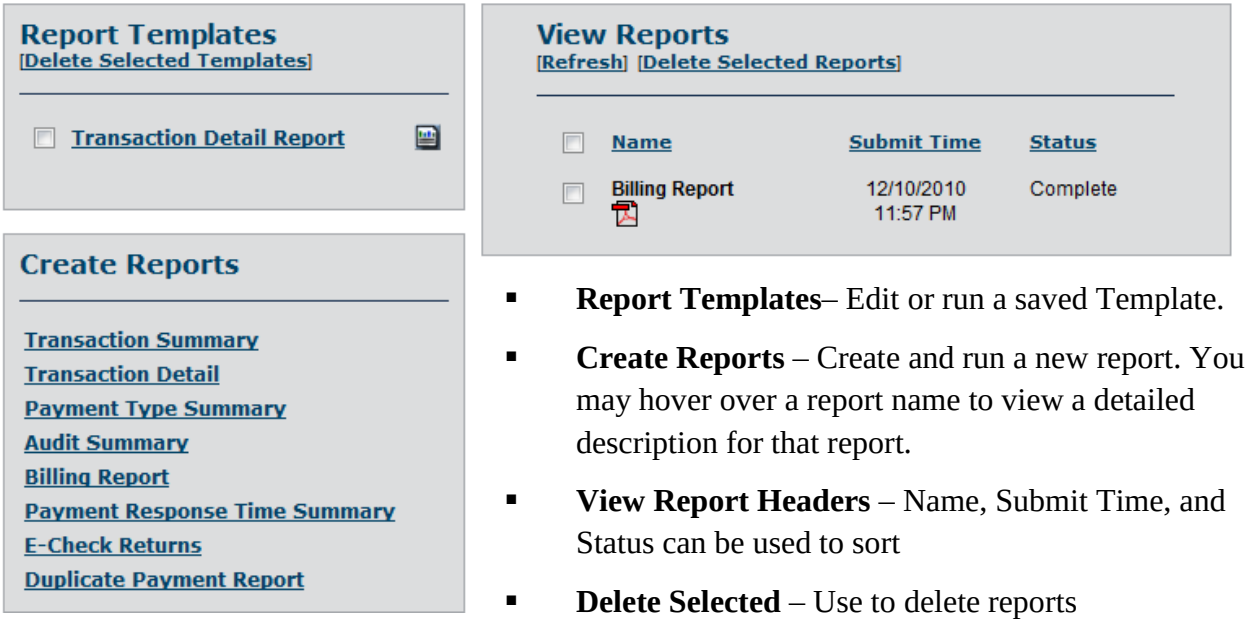
7.0 Reports

Using PayPoint reports, you will learn to quickly gather valuable data about your PayPoint services. Ad hoc (temporary) reports or report templates can be created.

- Create New Reports
- Create Transaction Summary Report
- Create Transaction Detail Report
- Create Payment Summary Report
- Create Payment Response Summary Report
- Create Audit Summary Report
- Create Security Summary Report
- Create User Listing Report
- Create E-Check Returns Report
- Billing Report
- Duplicate Payment Report
- Create and Use Templates
- Delete Reports and Templates

Report Menu

The Report Menu allows you to choose whether you wish to create a new report, use a report template, or view a report that has already been created.



- **Report Templates**– Edit or run a saved Template.
- **Create Reports** – Create and run a new report. You may hover over a report name to view a detailed description for that report.
- **View Report Headers** – Name, Submit Time, and Status can be used to sort
- **Delete Selected** – Use to delete reports
- **Refresh** – To update the View Reports area
- **Check box** – Use to select files

Create New Report

Create New Report allows you to create comprehensive reports by choosing field options. After these reports are run, they are stored with their data results in the View Reports area.

Note: The more details entered, the more targeted the report.
The following reports are available in PayPoint:

- Transaction Summary
- Transaction Detail
- Transaction Detail (User ID Breakout)
- Payment Type Summary
- Audit Summary Report
- User Listing Report
- Security Summary Report
- Payment Response Type Summary
- E-Check Returns Report

An example and the information required for each report is described below.

Transaction Summary Report

This report provides a high-level summary of the transactions that took place on a daily basis, grouped by batch number. The batch number is a unique number assigned to payments when they are issued for settlement.

Transaction Summary Report

Criteria:

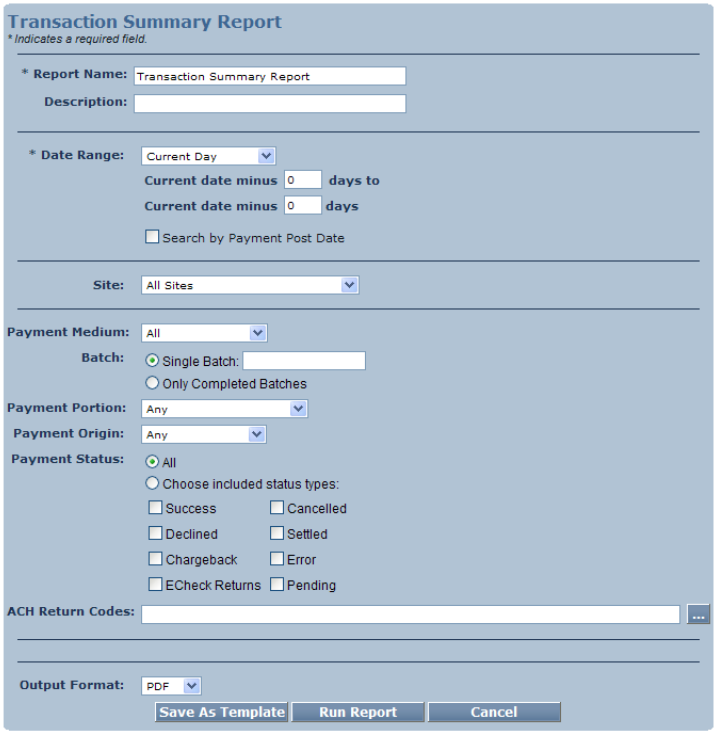
Date Range: All Data
Payment Medium: All
Payment Status: Any
Batch(es): All
Site: All
Agency: All
Application(s): All

Training Site

	Batch	Trans Count	Net Amount
Instructor			
I Member Dental Payments			
		2	$16.00
	18419	4	$43.00
		6	**$59.00**
Total for Agency - Instructor		**6**	**$59.00**
Total for Site - Training Site		**6**	**$59.00**

1. **Report Name** – Enter a descriptive title.
2. **Report Description** – Use this field to enter a detailed description of the report.
3. **Date Range**: Use the drop down list to choose from (Defaults to Current Day):
   - Fixed Date: Enter Start and End Date. You may enter date and time to narrow your report results. The format is mm/dd/yyyy HH:MM AM/PM (i.e. 8/1/2006 11:00 AM). You can also use the calendar control to select your date.

   - Current Date: Today's date.



- Current Week: Saturday to Friday of the current week.
- Current Month: First day of current month to the current date.
- Last Week: Saturday to Friday of the prior week.
- Last Month: First day of prior month through last day of prior month

Check **Search by the Payment Post Date** if you want to report all the payments authorized during a selected period. Otherwise, it would search on payment save date. For example, a future-dated payment will have a different payment save date than payment post date.

4. **Site:** Choose from a list of available sites.
5. **Agency:** Choose from a list of available agencies associated with the above site – Only choose one agency
6. **Application:** Choose from a list of available applications from the above agency. You may select more than one application to consolidate on the reports. To select more than one application, hold sown the 'CNTL' key and select any applications you would like to add my clicking on them with your mouse.
7. **Payment Medium:** Choose from the available types of Payments. The available types are: All, e-Check, Credit Card, PINless Debit, PIN Debit, Third Party, POS, Cash, and ACH Credit.
8. **Batch**: Single Batch – Enter the individual batch number

   Only Completed Batches – All completed Batches for the site
9. **Payment Portion**: Select whether your report will contain primary payment data or just convenience fees or both. The options are Any, Primary Payments Only, Convenience Fees only.
10. **Payment Origin**: Select the Payment Origin. If you select "Any," all origins will be retrieved. The options are Any, Web Service API, HTTP API, Admin Web, Consumer Web, Consumer IVR, and Bulk (Batch).
11. Select the Payment Status you want summarized on the report. If you choose 'All", all payment statuses will be reported or you may select any combination of status, excluding 'All'.
12. **Report Format**: Select from one of the following formats: pdf, csv, xls, and xml.
13. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

Transaction Detail Report

This report provides payment activity details including; Application, Batch, Transition ID, Customer Name, Account, Input Type, Account Type, Status, Confirmation Number, and Amount. This report also allows you to review recurring transactions.

Transaction Detail Report

Criteria:

Report Date: 11/6/2008 1:13:22 PM

Date Range: 11/4/2008 to 11/7/2008
Payment Medium: All
Payment Status: All
Batch(es): All
Payment Portion: Any
Recurring: No
User ID: myway@a.com
Site: All
Agency: All
Application(s): All

MyWay Insurance

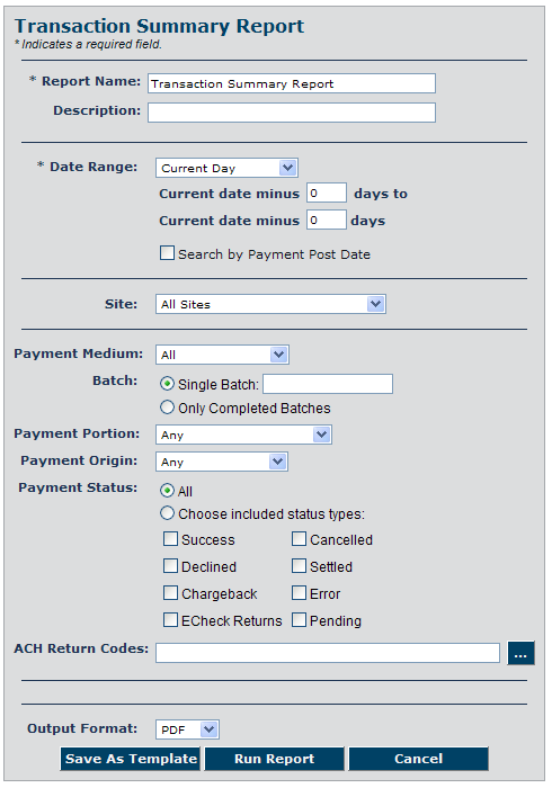
Employers

Dental

Batch #	Trans #	Customer Name	Account #	Routing #	Input Type	Account Type	Status	Confirmation	Tax Amount	Net Amount
	138868	Test Test	1111	121000358	Web	Checking	Success	08110500027480	$0.00	$10.00
	138868	Test Test	1111	121000358	Web	Checking	Success	08110500027480	$0.00	$5.00
							Total Transactions: 2			Total: $15.00
Total for Agency - Employers							Total Transactions: 2			Total: $15.00
Total for Site - MyWay Insurance							Total Transactions: 2			Total: $15.00

1. **Report Name** – Enter a descriptive title.
2. **Report Description** – Use this field to enter a detailed description of the report.
3. **Date Range**: Use the drop down list to choose from (Defaults to Current Day):
   - Fixed Date: Enter Start and End Date. You may enter date and time to narrow your report results. The format is mm/dd/yyyy HH:MM AM/PM (i.e. 8/1/2006 11:00 AM). You can also use the calendar control to select your date.

   - Current Date: Today's date.
   - Current Week: Saturday to Friday of the current week.



- Current Month: First day of current month to the current date.
- Last Week: Saturday to Friday of the prior week.
- Last Month: First day of prior month through last day of prior month

  Note: You can only run the Transaction Detail Report for a total 31 day (floating) period.

Check Search **by the Payment Post Date** if you want to report all the payments authorized during a selected period. Otherwise, it would search on payment save date. For example, a future-dated payment will have a different payment save date than payment post date.

4. **Site:** Choose from a list of available sites.
5. **Agency:** Choose from a list of available agencies associated with the above site – Only choose one agency
6. **Application:** Choose from a list of available applications from the above agency. You may select more than one application to consolidate on the reports. To select more than one application, hold sown the 'CNTL' key and select any applications you would like to add my clicking on them with your mouse.
7. **Payment Medium:** Choose from the available types of Payments. The available types are: All, e-Check, Credit Card, PINless Debit, PIN Debit, Third Party, POS, Cash, and ACH Credit.
8. **Batch**: Single Batch – Enter the individual batch number

   Only Completed Batches – All completed Batches for the site
9. **Payment Portion**: Select whether your report will contain primary payment data or just convenience fees or both. The options are Any, Primary Payments Only, Convenience Fees only.
10. **Payment Origin**: Select the Payment Origin. If you select "Any," all origins will be retrieved. The options are Any, Web Service API, HTTP API, Admin Web, Consumer Web, Consumer IVR, and Bulk (Batch).
11. **Payment Status**: Select the Payment Status you want summarized on the report. If you choose "All", all payment statuses will be reported or you may select any combination of status, excluding "All".
12. **User ID**: Enter one user id or multiple user ids to report transactions made by this user or users. If you enter one user, this can use a wildcard. To report for multiple users, you must enter the exact email address separated by a comma.

    Note: If you only want to report for you're the user logged in, you can check "Show My Payments Only."

13. **Show Reference Field:** This will display the reference field on the transaction detail report.
14. **Recurring Payments:** Transaction Detail Report only. Only displays transactions with recurring payments.
15. **Report Format:** Select from one of the following formats: pdf, csv, xls, and xml.
16. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

Transaction Detail Report (User ID Breakout)

This report provides payment activity details grouped by User ID including; Application, Transition ID, Customer Name, Account, Account Type, Status, Confirmation Number, and Amount attempted. This report also allows you to review recurring transactions.

Transaction Detail Report (User ID Breakout)

Criteria:

Report Date: 11/6/2008 8:26:20 PM

Date Range: 11/4/2008 to 11/7/2008
Payment Medium: All
Payment Status: All
Batch(es): All
Payment Portion: Any
Recurring: No
User ID:
Site: All
Agency: All
Application(s): All

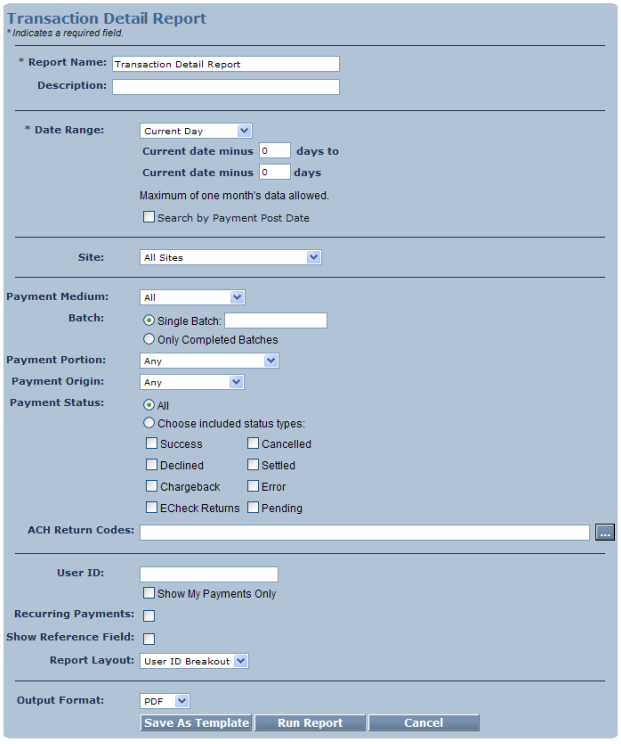
MyWay Insurance

Employers

Dental

User ID - admin

Trans #	Timestamp	Customer Name	Account #	Account Type	Status	Confirmation	Amount
138852	11/5/2008 10:34:39 AM	Test Test	0071	VISA	Communication Error	08110500027464	$2.00
138853	11/5/2008 10:37:23 AM	Test Test	0071	VISA	Verification Failed	08110500027465	$0.01
138854	11/5/2008 10:37:44 AM	Test Test	0071	VISA	Verification Failed	08110500027466	$0.01
138855	11/5/2008 10:37:55 AM	Test Test	0071	VISA	Verification Failed	08110500027467	$0.01
138856	11/5/2008 10:48:38 AM	Test Test	0071	VISA	Verification Failed	08110500027468	$0.01



1. **Report Name** – Enter a descriptive title.
2. **Report Description** – Use this field to enter a detailed description of the report.
3. **Date Range**: Use the drop down list to choose from (Defaults to Current Day):
   - Fixed Date: Enter Start and End Date. You may enter date and time to narrow your report results. The format is mm/dd/yyyy HH:MM AM/PM (i.e. 8/1/2006 11:00 AM). You can also use the calendar control to select your date.

   - Current Date: Today's date.

- Current Week: Saturday to Friday of the current week.
- Current Month: First day of current month to the current date.
- Last Week: Saturday to Friday of the prior week.
- Last Month: First day of prior month through last day of prior month

  Note: You can only run the Transaction Detail Report for a total 31 day (floating) period.

Check Search **by the Payment Post Date** if you want to report all the payments authorized during a selected period. Otherwise, it would search on payment save date. For example, a future-dated payment will have a different payment save date than payment post date.

4. **Site:** Choose from a list of available sites.
5. **Agency:** Choose from a list of available agencies associated with the above site – Only choose one agency
6. **Application:** Choose from a list of available applications from the above agency. You may select more than one application to consolidate on the reports. To select more than one application, hold sown the 'CNTL' key and select any applications you would like to add my clicking on them with your mouse.
7. **Payment Medium:** Choose from the available types of Payments. The available types are: All, e-Check, Credit Card, PINless Debit, PIN Debit, Third Party, POS, Cash, and ACH Credit.
8. **Batch**: Single Batch – Enter the individual batch number

   Only Completed Batches – All completed Batches for the site
9. **Payment Portion**: Select whether your report will contain primary payment data or just convenience fees or both. The options are Any, Primary Payments Only, Convenience Fees only.
10. **Payment Origin**: Select the Payment Origin. If you select "Any," all origins will be retrieved. The options are Any, Web Service API, HTTP API, Admin Web, Consumer Web, Consumer IVR, and Bulk (Batch).
11. **Payment Status**: Select the Payment Status you want summarized on the report. If you choose 'All", all payment statuses will be reported or you may select any combination of status, excluding 'All'.
12. **User ID**: Enter one user id or multiple user ids to report transactions made by this user or users. If you enter one user, this can use a wildcard. To report for multiple users, you must enter the exact email address separated by a comma.

Note: If you only want to report for you're the user logged in, you can check "Show My Payments Only."

13. **Show Reference Field:** This will display the reference field on the transaction detail report.
14. **Recurring Payments:** Transaction Detail Report only. Only displays transactions with recurring payments.
15. **Report Format:** Select from one of the following formats: pdf, csv, xls, and xml.
16. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

Payment Type Summary Report

This reports breaks down payment type by payment medium, which includes either credit card or e-Check. Within each category, information is detailed by credit card or check type. For example, credit card displays card type, Master Card, Visa, Diners, etc.

Payment Type Summary Report

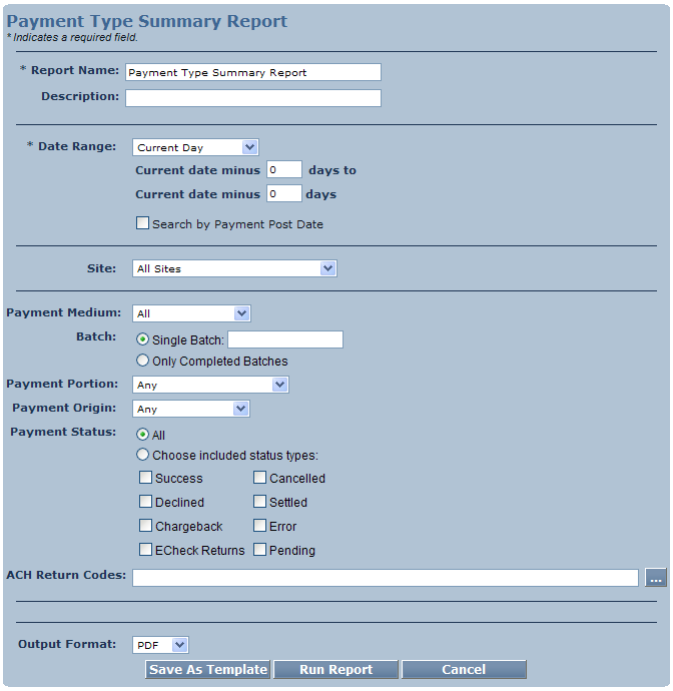
Criteria:

Report Date: 7/8/2007 7:53:22 AM

Date Range: All Data
Payment Medium: All
Payment Status: Any
Batch(es): All
Site: All
Agency: All
Application(s): All

Training Site

Trans Date	Batch	Trans Type	Trans Count	Net Amount
Agency - Instructor				
Application - I Member Dental Payments				
07/06/07	18419	Visa	4	$43.00
07/06/07 Total		**Visa**	**4**	**$43.00**
		MasterCard	**0**	**$0.00**



1. **Report Name** – Enter a descriptive title.
2. **Report Description** – Use this field to enter a detailed description of the report.
3. **Date Range**: Use the drop down list to choose from (Defaults to Current Day):
   - Fixed Date: Enter Start and End Date. You may enter date and time to narrow your report results. The format is mm/dd/yyyy HH:MM AM/PM (i.e. 8/1/2006 11:00 AM). You can also use the calendar control to select your date.

- Current Date: Today's date.
- Current Week: Saturday to Friday of the current week.
- Current Month: First day of current month to the current date.
- Last Week: Saturday to Friday of the prior week.
- Last Month: First day of prior month through last day of prior month

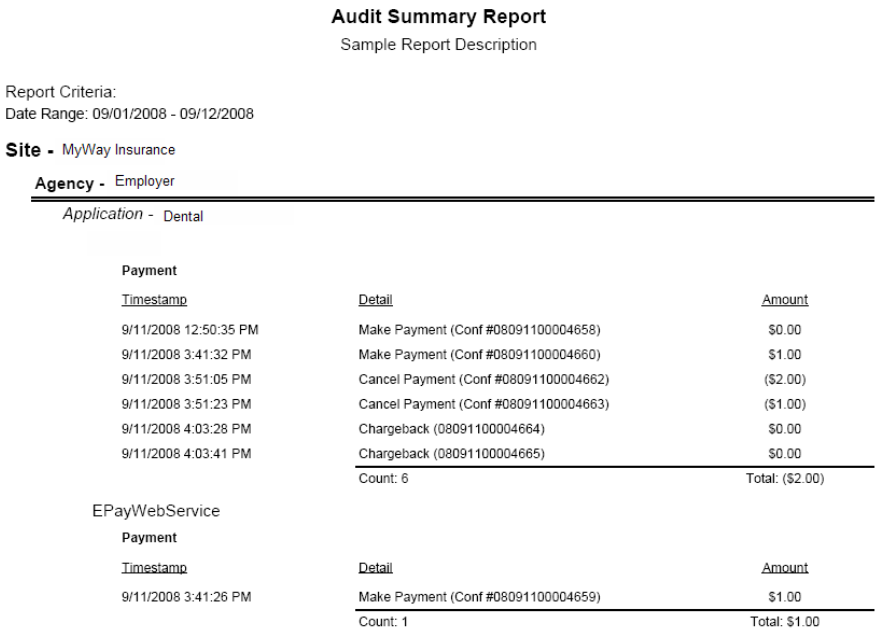
Check Search **by the Payment Post Date** if you want to report all the payments authorized during a selected period. Otherwise, it would search on payment save date. For example, a future-dated payment will have a different payment save date than payment post date.

4. **Site:** Choose from a list of available sites.
5. **Agency:** Choose from a list of available agencies associated with the above site – Only choose one agency
6. **Application:** Choose from a list of available applications from the above agency. You may select more than one application to consolidate on the reports. To select more than one application, hold sown the 'CNTL' key and select any applications you would like to add my clicking on them with your mouse.
7. **Payment Medium:** Choose from the available types of Payments. The available types are: All, e-Check, Credit Card, PINless Debit, PIN Debit, Third Party, POS, Cash, and ACH Credit.
8. **Batch**: Single Batch – Enter the individual batch number

   Only Completed Batches – All completed Batches for the site
9. **Payment Portion**: Select whether your report will contain primary payment data or just convenience fees or both. The options are Any, Primary Payments Only, Convenience Fees only.
10. **Payment Origin**: Select the Payment Origin. If you select "Any," all origins will be retrieved. The options are Any, Web Service API, HTTP API, Admin Web, Consumer Web, Consumer IVR, and Bulk (Batch).
11. **Payment Status**: Select the Payment Status you want summarized on the report. If you choose 'All", all payment statuses will be reported or you may select any combination of status, excluding 'All'.
12. **Report Format:** Select from one of the following formats: pdf, csv, xls, and xml.
13. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

Audit Summary Report

This report provides a high-level summary of the transactions that took place on a daily basis, and may be grouped by batch number.



Audit Summary Report

Sample Report Description

Report Criteria:
Date Range: 09/01/2008 - 09/12/2008

Site - MyWay Insurance

Agency - Employer

Application - Dental

Payment

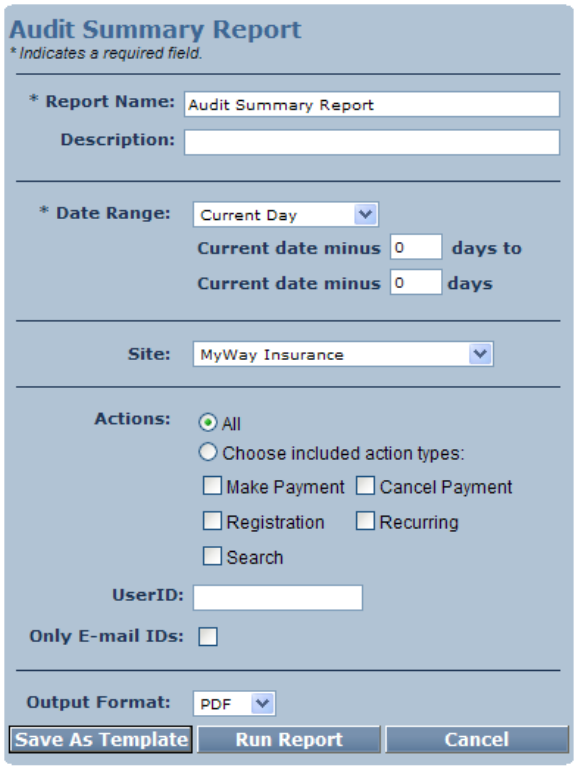
Timestamp	Detail	Amount
9/11/2008 12:50:35 PM	Make Payment (Conf #08091100004658)	$0.00
9/11/2008 3:41:32 PM	Make Payment (Conf #08091100004660)	$1.00
9/11/2008 3:51:05 PM	Cancel Payment (Conf #08091100004662)	($2.00)
9/11/2008 3:51:23 PM	Cancel Payment (Conf #08091100004663)	($1.00)
9/11/2008 4:03:28 PM	Chargeback (08091100004664)	$0.00
9/11/2008 4:03:41 PM	Chargeback (08091100004665)	$0.00
Count: 6		Total: ($2.00)

EPayWebService

Payment

Timestamp	Detail	Amount
9/11/2008 3:41:26 PM	Make Payment (Conf #08091100004659)	$1.00
Count: 1		Total: $1.00

1. **Report Name** – Enter a descriptive title.
2. **Report Description** – Use this field to enter a detailed description of the report.
3. **Date Range**: Use the drop down list to choose from (Defaults to Current Day):
   - Fixed Date: Enter Start and End Date. You may enter date and time to narrow your report results. The format is mm/dd/yyyy HH:MM AM/PM (i.e. 8/1/2006 11:00 AM). You can also use the calendar control to select your date.

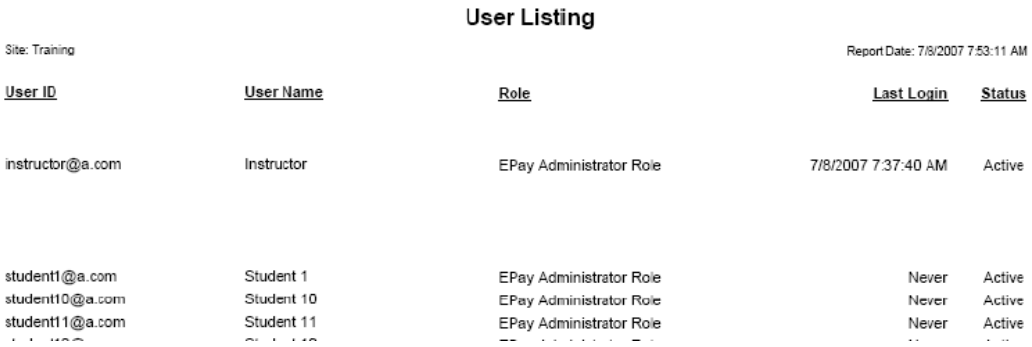


- Current Date: Today's date.
- Current Week: Saturday to Friday of the current week.
- Current Month: First day of current month to the current date.
- Last Week: Saturday to Friday of the prior week.
- Last Month: First day of prior month through last day of prior month

4. **Site:** Choose from a list of available sites.
5. **User ID:** To narrow your report to a specific user, you may enter a single userid (email address).
6. **Report Format:** Select from one of the following formats: pdf, csv, xls, and xml.
7. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

User Listing Report

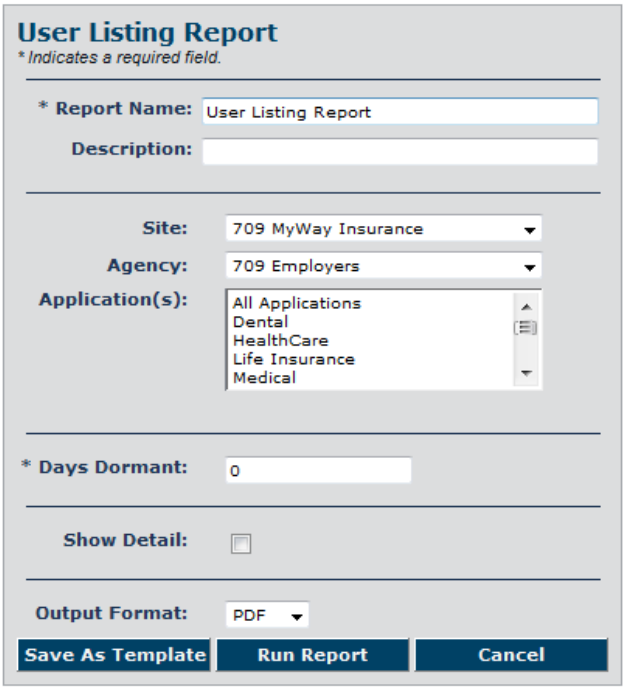
This report provides a list of the users and roles within PayPoint and when they last logged into PayPoint.



User Listing

Site: Training — Report Date: 7/8/2007 7:53:11 AM

User ID	User Name	Role	Last Login	Status
instructor@a.com	Instructor	EPay Administrator Role	7/8/2007 7:37:40 AM	Active
student1@a.com	Student 1	EPay Administrator Role	Never	Active
student10@a.com	Student 10	EPay Administrator Role	Never	Active
student11@a.com	Student 11	EPay Administrator Role	Never	Active



1. **Report Name** – Enter a descriptive title.
2. **Report Description** – Use this field to enter a detailed description of the report.
3. **Site:** Choose from a list of available sites.
4. **Agency:** Choose from a list of available agencies associated with the above site – Only choose one agency
5. **Application:** Choose from a list of available applications from the above agency. You may select more than one application to consolidate on the reports. To select more than one application, hold sown the 'CNTL' key and select any applications you would like to add my clicking on them with your mouse.
6. **Days Dormant**: Enter the amount of days dormant.
7. **Show Detail -**: Check this option to display the site, agency(s) and application(s) for each of the users.
8. **Report Format:** Select from one of the following formats: pdf, csv, xls, and xml.
9. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

Security Summary Report

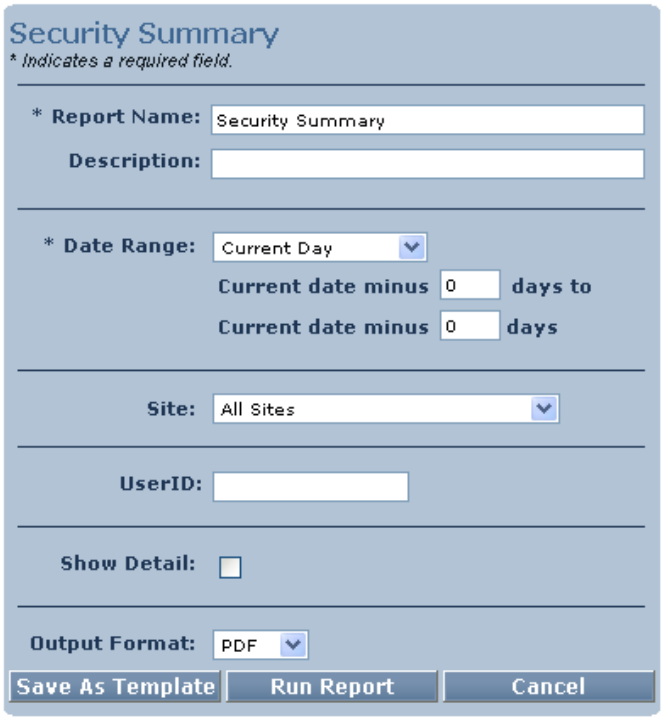
This report provides a report of changes made to the PayPoint application's security levels. Any changes to the User information is captured and reported here. This report is used for security reviews of the users' access levels.

Security Summary Report

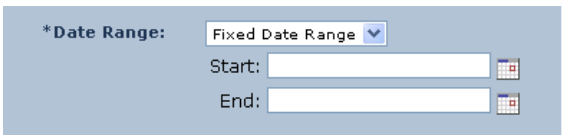
Report Criteria:
Date Range: 03/12/2007 - 07/03/2007

Site - MyWay Insurance

Timestamp	Editor	Editor's Role	Target User ID	Action
3/16/2007 8:13:22 AM	admin	Administrator	kp@myway.com	User Created, Role: Administrator, Site ID: 826
3/16/2007 8:14:21 AM	admin	Administrator	jp@myway.com	User Created, Role: Administrator, Site ID: 826
3/16/2007 8:15:29 AM	admin	Administrator	mp@myway.com	User Created, Role: Administrator, Site ID: 826
3/16/2007 8:17:01 AM	admin	Administrator	kp@myway.com	User Deleted, Site ID: 826



1. **Report Name** – Enter a descriptive title.
2. **Report Description** – Use this field to enter a detailed description of the report.
3. **Date Range**: Use the drop down list to choose from (Defaults to Current Day):
   - Fixed Date: Enter Start and End Date. You may enter date and time to narrow your report results. The format is mm/dd/yyyy HH:MM AM/PM (i.e. 8/1/2006 11:00 AM). You can also use the calendar control to select your date.



   - Current Date: Today's date.

- Current Week: Saturday to Friday of the current week.
- Current Month: First day of current month to the current date.
- Last Week: Saturday to Friday of the prior week.
- Last Month: First day of prior month through last day of prior month

4. **Site:** Choose from a list of available sites.
5. **User ID:** To narrow your report to a specific user, you may enter a single userid (email address).
6. **Show Detail -**: Check this option to display the site, agency(s) and application(s) for each of the users.
7. **Report Format:** Select from one of the following formats: pdf, csv, xls, and xml.

8. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

Billing Report

The Billing Report provides billing data used for PayPoint Invoicing.

The billing data system includes the following:

- Separate read-only billing table for billing events
- Billing event is captured when the payment was declined, successful, and refunded or voided.
- Billing events are not written for errors.

Billing Actions are summarized by the following:

- eCheck Payments
- Credit Card Payments
- Debit Card Payments
- Third Part Data
- Total for all Payment Mediums
- Consumer Web Payments
- Consumer IVR Payments
- Consumer Web Payment using Bill Presentment (Summary or Full)
- Administration Site Payments

Billing Report

Criteria:

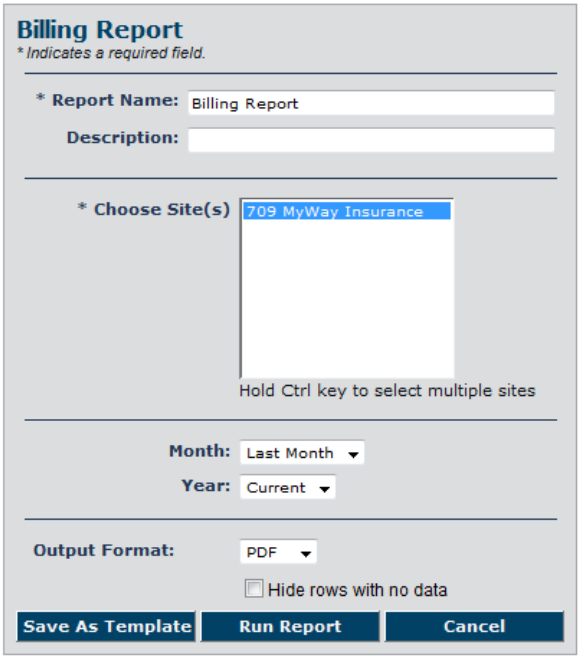
Report Date: 6/7/2011 2:05:55 PM

Month: May, 2011
Sites:
709 MyWay Insurance

Site: 709 MyWay Insurance (826)

Billing Action	eCheck	Credit Card	Debit Card	Third Party	Total	Consumer Web	Consumer IVR	Bill Presentment	Admin Site Payment
709 Employers (606)									
Dental (709)									
Success	7	7	0	2	16	0	0	0	0
Cancelled	0	0	0	0	0	0	0	0	0
Declined	1	0	0	0	1	0	0	0	0
VerificationFailed	0	4	0	0	4	0	0	0	0
	8	11	0	2	21	0	0	0	0
Total for Agency - 709 Employers (606)									
Success	7	7	0	2	16	0	0	0	0
Cancelled	0	0	0	0	0	0	0	0	0
Declined	1	0	0	0	1	0	0	0	0
VerificationFailed	0	4	0	0	4	0	0	0	0
Total	8	11	0	2	21	0	0	0	0

Note: Individual merchant contracts determine which of these are included in your monthly billing.



1. **Report Name** – Enter a descriptive title.
2. **Report Description** – Use this field to enter a detailed description of the report.
3. **Site:** Choose from a list of available sites.
4. **Month**: Select the month for the billing data.
5. Year: Select the year for the billing data.
6. Report Format: Select from one of the following formats: pdf, csv, xls, and xml.
7. Check "**Hide rows with no data,**" to have all applications, agencies and sites with zero transactions removed from report.
8. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

Payment Response Time Summary

The Payment Response Time Summary provides the average time from request to response for the Make Payment and Cancel Payment APIs.

Payment Response Time Summary

Criteria:

Report Date: 11/6/2008 8:50:16 PM

Date Range: 10/1/2008 to 11/1/2008
Site: MyWay Insurance
Agency: All
Application(s): All

MyWay Insurance

Employers

Dental

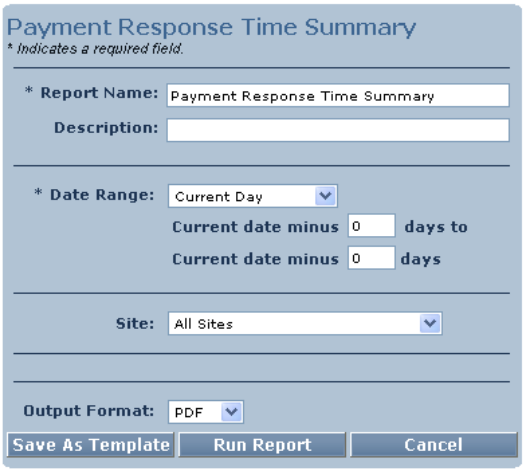
Request Type	Average Time (sec)	# of Requests
Make Payment	4.254	17
	4.254	**17**

Life Insurance

Request Type	Average Time (sec)	# of Requests
Make Payment	0.795	2
	0.795	**2**

Total for Agency - Employers	**3.890**	**19**

1. **Report Name** – Enter a descriptive title.
2. **Report Description** – Use this field to enter a detailed description of the report.
3. **Date Range**: Use the drop down list to choose from (Defaults to Current Day):



   - Fixed Date: Enter Start and End Date. You may enter date and time to narrow your report results. The format is mm/dd/yyyy HH:MM AM/PM (i.e. 8/1/2006 11:00 AM). You can also use the calendar control to select your date.

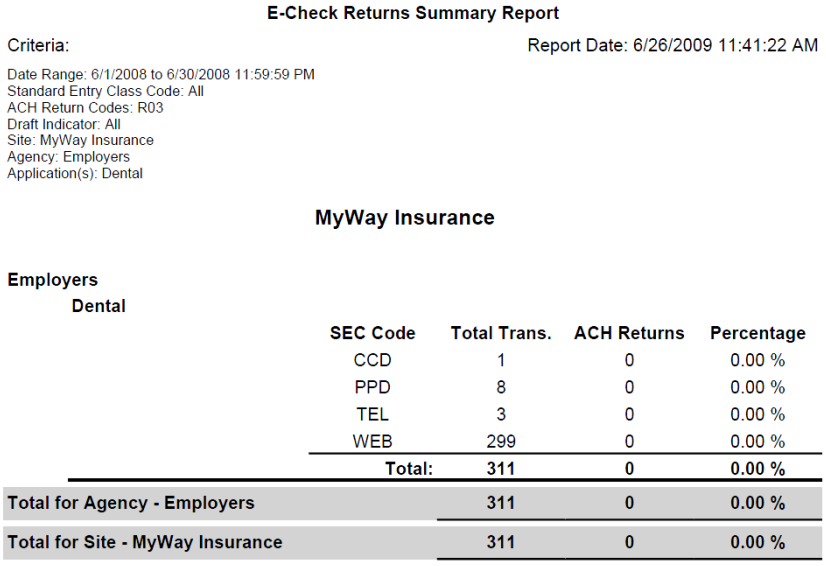
   - Current Date: Today's date.
   - Current Week: Saturday to Friday of the current week.
   - Current Month: First day of current month to the current date.

- Last Week: Saturday to Friday of the prior week.
- Last Month: First day of prior month through last day of prior month

4. **Site:** Choose from a list of available sites.
5. **Agency:** Choose from a list of available agencies associated with the above site – Only choose one agency
6. **Application:** Choose from a list of available applications from the above agency. You may select more than one application to consolidate on the reports. To select more than one application, hold sown the 'CNTL' key and select any applications you would like to add my clicking on them with your mouse.
7. **Report Format:** Select from one of the following formats: pdf, csv, xls, and xml.
8. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

E-Check Returns

The E-Check Returns Report provides summary and detailed information about eCheck Returns



E-Check Returns Summary Report

Criteria:

Report Date: 6/26/2009 11:41:22 AM

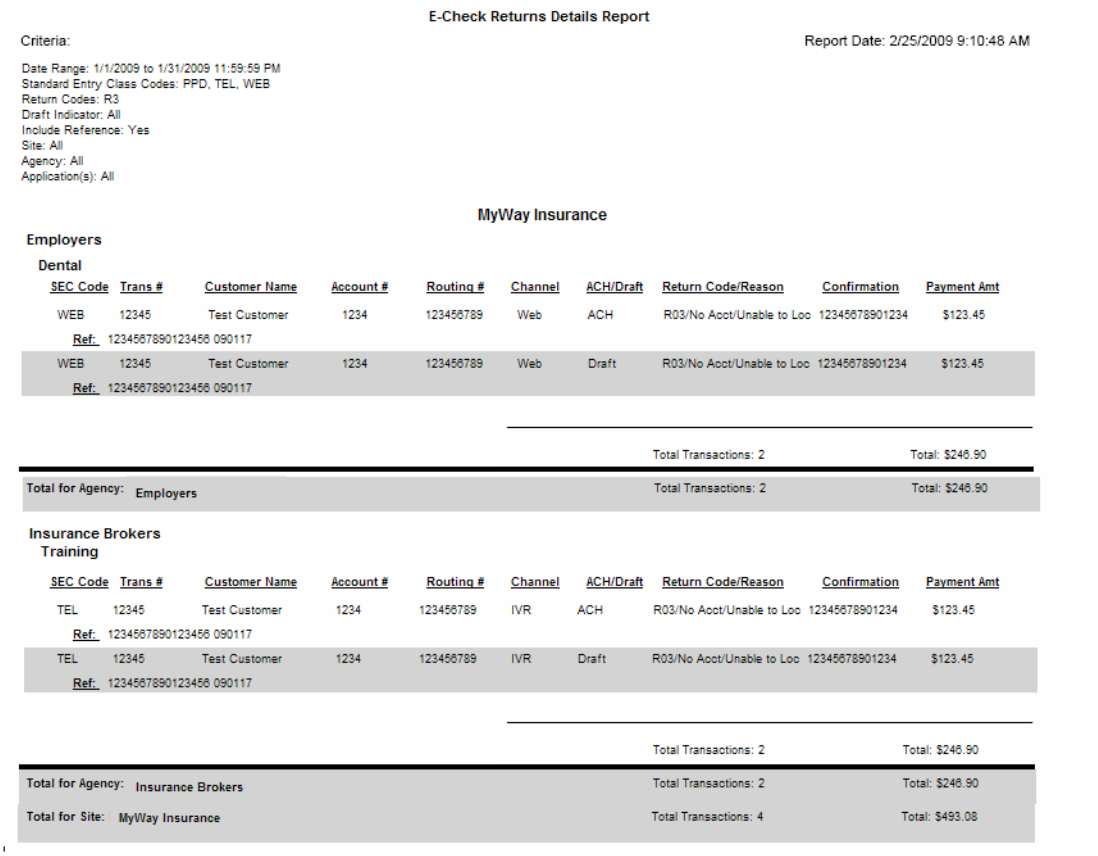
Date Range: 6/1/2008 to 6/30/2008 11:59:59 PM
Standard Entry Class Code: All
ACH Return Codes: R03
Draft Indicator: All
Site: MyWay Insurance
Agency: Employers
Application(s): Dental

MyWay Insurance

Employers

Dental

SEC Code	Total Trans.	ACH Returns	Percentage
CCD	1	0	0.00 %
PPD	8	0	0.00 %
TEL	3	0	0.00 %
WEB	299	0	0.00 %
Total:	**311**	**0**	**0.00 %**
Total for Agency - Employers	**311**	**0**	**0.00 %**
Total for Site - MyWay Insurance	**311**	**0**	**0.00 %**



E-Check Returns Details Report

Criteria:

Report Date: 2/25/2009 9:10:48 AM

Date Range: 1/1/2009 to 1/31/2009 11:59:59 PM
Standard Entry Class Codes: PPD, TEL, WEB
Return Codes: R3
Draft Indicator: All
Include Reference: Yes
Site: All
Agency: All
Application(s): All

MyWay Insurance

Employers

Dental

SEC Code	Trans #	Customer Name	Account #	Routing #	Channel	ACH/Draft	Return Code/Reason	Confirmation	Payment Amt
WEB	12345	Test Customer	1234	123456789	Web	ACH	R03/No Acct/Unable to Loc	12345678901234	$123.45
Ref:	1234567890123456 090117								
WEB	12345	Test Customer	1234	123456789	Web	Draft	R03/No Acct/Unable to Loc	12345678901234	$123.45
Ref:	1234567890123456 090117								

Total Transactions: 2 Total: $246.90

Total for Agency: Employers Total Transactions: 2 Total: $246.90

Insurance Brokers

Training

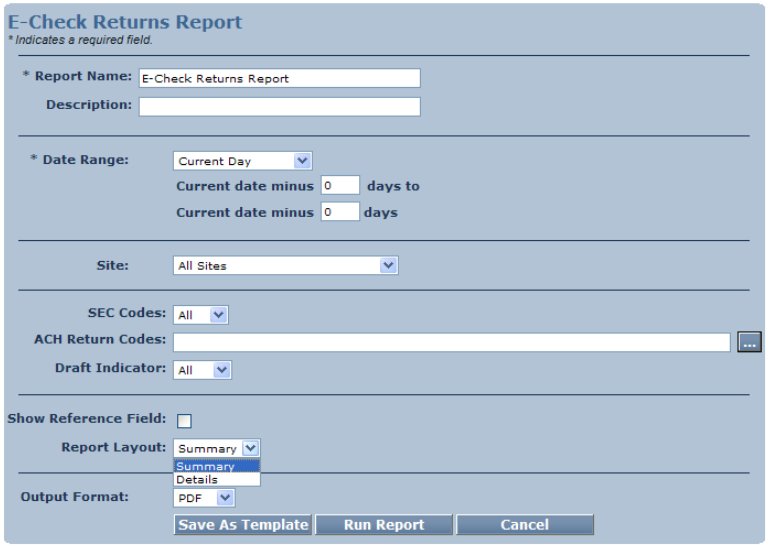
SEC Code	Trans #	Customer Name	Account #	Routing #	Channel	ACH/Draft	Return Code/Reason	Confirmation	Payment Amt
TEL	12345	Test Customer	1234	123456789	IVR	ACH	R03/No Acct/Unable to Loc	12345678901234	$123.45
Ref:	1234567890123456 090117								
TEL	12345	Test Customer	1234	123456789	IVR	Draft	R03/No Acct/Unable to Loc	12345678901234	$123.45
Ref:	1234567890123456 090117								

Total Transactions: 2 Total: $246.90

Total for Agency: Insurance Brokers Total Transactions: 2 Total: $246.90

Total for Site: MyWay Insurance Total Transactions: 4 Total: $493.08

1. **Report Name** – Enter a descriptive title.
2. **Report Description** – Use this field to enter a detailed description of the report.
3. **Date Range**: Use the drop down list to choose from (Defaults to Current Day):
   - Fixed Date: Enter Start and End Date. You may enter date and time to narrow your report results. The format is mm/dd/yyyy HH:MM AM/PM (i.e. 8/1/2006 11:00 AM). You can also use the calendar control to select your date.



- Current Date: Today's date.
- Current Week: Saturday to Friday of the current week.
- Current Month: First day of current month to the current date.
- Last Week: Saturday to Friday of the prior week.
- Last Month: First day of prior month through last day of prior month

Check Search **by the Payment Post Date** if you want to report all the payments authorized during a selected period. Otherwise, it would search on payment save date. For example, a future-dated payment will have a different payment save date than payment post date.

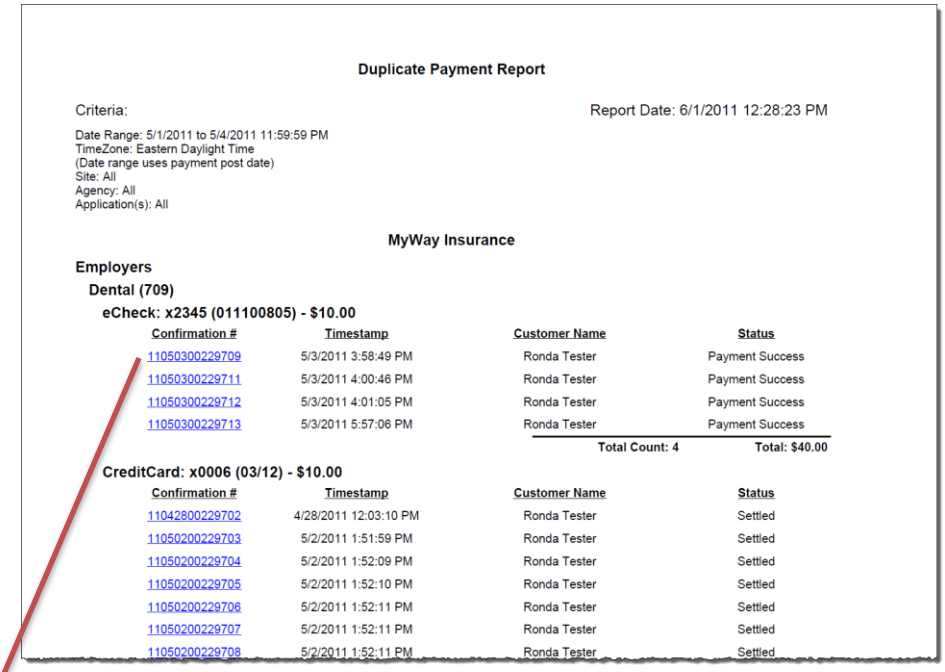
4. **Site:** Choose from a list of available sites.
5. **Agency:** Choose from a list of available agencies associated with the above site – Only choose one agency
6. **Application:** Choose from a list of available applications from the above agency. You may select more than one application to consolidate on the reports. To select more than one application, hold sown the 'CNTL' key and select any applications you would like to add my clicking on them with your mouse.
7. Select the Standard Entry Class **SEC Codes**.
8. Select Specific **ACH Return Codes.**
9. Select **Draft Indicator** or ACH or All
10. Check to show **Reference Field**
11. Select **Report Layout**- Summary or Details**.**
12. **Report Format:** Select from one of the following formats: pdf, csv, xls, and xml.
13. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

Duplicate Payment Report

This report provides a listing of potentially duplicate payments. Based on the interval selected in the search criteria, the report identifies payments with the same amount, routing number (if eCheck) and account number that also follow the boarded duplicate payment settings for that application.

Duplicate Payment Boarding Settings	Description
Duplicate Payment By Site	Reviews all Payments within the Site Level
Duplicate Payment Include Reference	Includes Reference Field in the Duplicate Check
Duplicate Payment Reference Mask	Includes partial reference field in the duplicate check.

In the report, you can click on the confirmation number and link to the Payment Details.



Duplicate Payment Report

Criteria:

Report Date: 6/1/2011 12:28:23 PM

Date Range: 5/1/2011 to 5/4/2011 11:59:59 PM
TimeZone: Eastern Daylight Time
(Date range uses payment post date)
Site: All
Agency: All
Application(s): All

MyWay Insurance

Employers

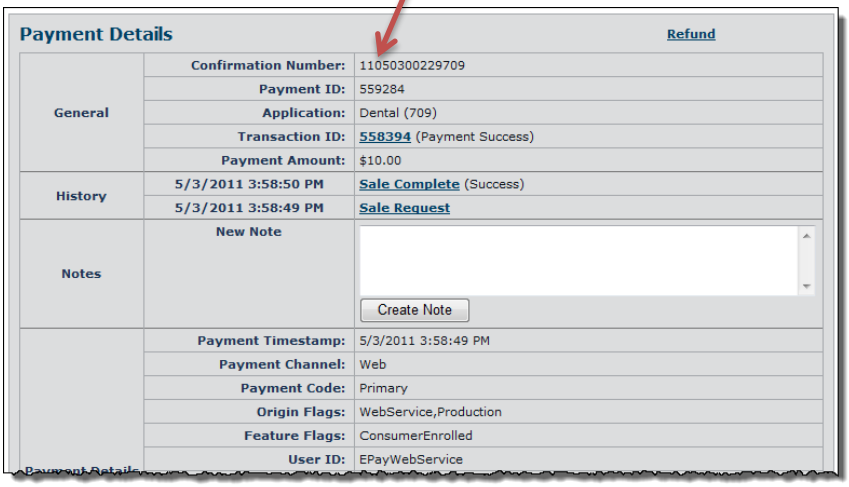
Dental (709)

eCheck: x2345 (011100805) - $10.00

Confirmation #	Timestamp	Customer Name	Status
11050300229709	5/3/2011 3:58:49 PM	Ronda Tester	Payment Success
11050300229711	5/3/2011 4:00:46 PM	Ronda Tester	Payment Success
11050300229712	5/3/2011 4:01:05 PM	Ronda Tester	Payment Success
11050300229713	5/3/2011 5:57:06 PM	Ronda Tester	Payment Success
		Total Count: 4	Total: $40.00

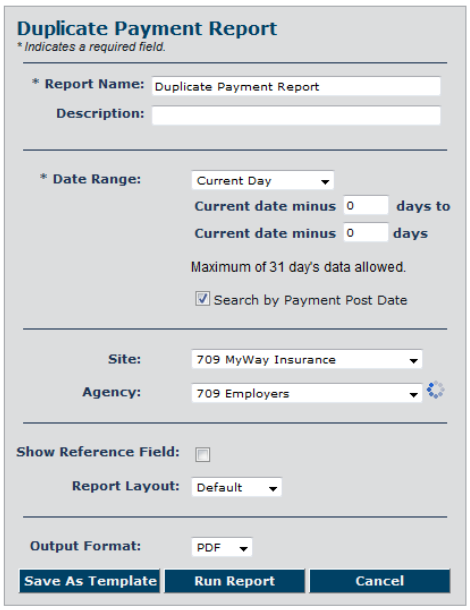
CreditCard: x0006 (03/12) - $10.00

Confirmation #	Timestamp	Customer Name	Status
11042800229702	4/28/2011 12:03:10 PM	Ronda Tester	Settled
11050200229703	5/2/2011 1:51:59 PM	Ronda Tester	Settled
11050200229704	5/2/2011 1:52:09 PM	Ronda Tester	Settled
11050200229705	5/2/2011 1:52:10 PM	Ronda Tester	Settled
11050200229706	5/2/2011 1:52:11 PM	Ronda Tester	Settled
11050200229707	5/2/2011 1:52:11 PM	Ronda Tester	Settled
11050200229708	5/2/2011 1:52:11 PM	Ronda Tester	Settled



Payment Details Refund

General	Confirmation Number:	11050300229709
	Payment ID:	559284
	Application:	Dental (709)
	Transaction ID:	558394 (Payment Success)
	Payment Amount:	$10.00
History	5/3/2011 3:58:50 PM	Sale Complete (Success)
	5/3/2011 3:58:49 PM	Sale Request
Notes	New Note	Create Note
	Payment Timestamp:	5/3/2011 3:58:49 PM
	Payment Channel:	Web
	Payment Code:	Primary
	Origin Flags:	WebService,Production
	Feature Flags:	ConsumerEnrolled
	User ID:	EPayWebService

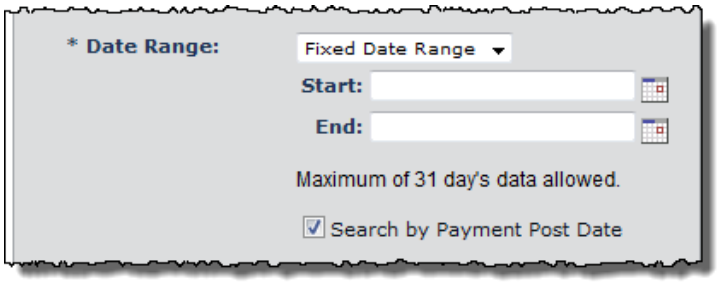


1. **Report Name** – Enter a descriptive title.

2. **Report Description** – Use this field to enter a detailed description of the report.

3. **Date Range**: Use the drop down list to choose from (Defaults to Current Day):

   - Fixed Date: Enter Start and End Date. You may enter date and time to narrow your report results. The format is mm/dd/yyyy HH:MM AM/PM (i.e. 8/1/2006 11:00 AM). You can also use the calendar control to select your date.



   - Current Date: Today's date.
   - Current Week: Saturday to Friday of the current week.
   - Current Month: First day of current month to the current date.
   - Last Week: Saturday to Friday of the prior week.
   - Last Month: First day of prior month through last day of prior month

   Check Search **by the Payment Post Date** if you want to report all the payments authorized during a selected period. Otherwise, it would search on payment save date. For example, a future-dated payment will have a different payment save date than payment post date.

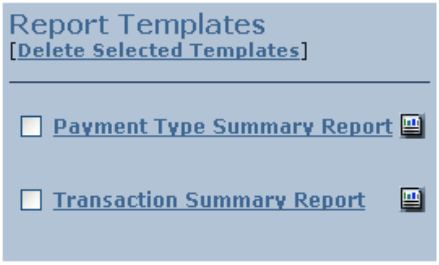
4. **Site:** Choose from a list of available sites.
5. **Agency:** Choose from a list of available agencies associated with the above site – Only choose one agency
6. **Application:** Choose from a list of available applications from the above agency. You may select more than one application to consolidate on the reports. To select more than one application, hold sown the 'CNTL' key and select any applications you would like to add my clicking on them with your mouse.

7. Check to show **Reference Field**
8. Select **Report Layout-** Default or Site Level. Default just reviews application. Site Level analyzes all payments for all applications within the site.
9. **Report Format:** Select from one of the following formats: pdf, csv, xls, and xml.
10. Choose SAVE AS TEMPLATE (Saves the report field options for future use), SUBMIT or CANCEL.

Create and Use Report Templates

Templates are the fastest way to create reusable reports. For example, if you needed to look at returns for a particular agency every day, you should create a template. Templates remain in the Report Template area until deleted.

Note: When creating a template, you would not want to select a Fixed End date. Let the system define the dates to make Daily, Weekly, Monthly or To Date reports.



To create a template:

1. Choose Create New Report.
2. Select report field options.
3. Select SAVE AS TEMPLATE option.

To run the template, click the Run icon next to the template name.
Note: To change template field options, click on the Template Name.
To remove the template, choose Delete.

Print / Export Reports

Reports can be printed or opened in several different formats including Adobe (pdf), or Excel (xls), Comma-delimited (csv), or xml.

Note: Adobe (pdf) presents the best formatting for printing

To print reports:

1. Select the program icon representing the print program.

2. The report opens in that application.
3. You can edit, print, and save.

Delete Reports

Reports are automatically deleted from the View Report Area after 10 days.

To delete reports:

1. Click on the check box next to the report.
2. Choose **Delete Selected**.

8.0 Settlement History

PayPoint performs real-time authorizations.

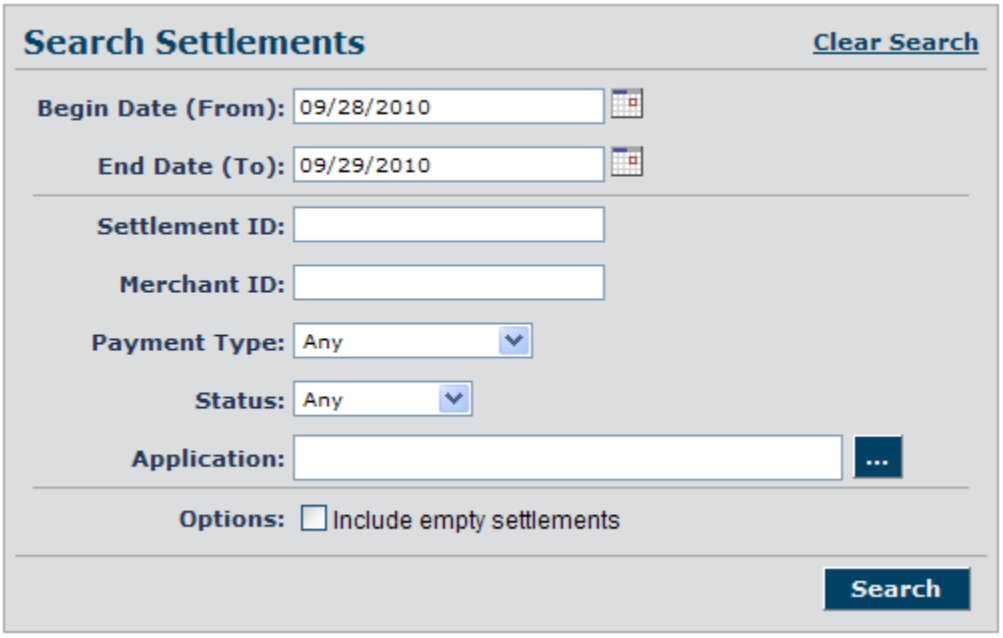
Credit card authorization: The authorization process checks the validity of the card number and available balance of a customer's credit before the transaction is approved

E-Check payments: The authorization checks the validity of the account structure and the routing number only. A nightly batch settlement process is executed by the PayPoint to request settlement on all payment authorizations processed that day.

Note: Three settlement batches run each day, one for credit card, one for E-Check, and one for PINless debit.

Note: If there is a settlement problem, contact the PayPoint helpdesk.

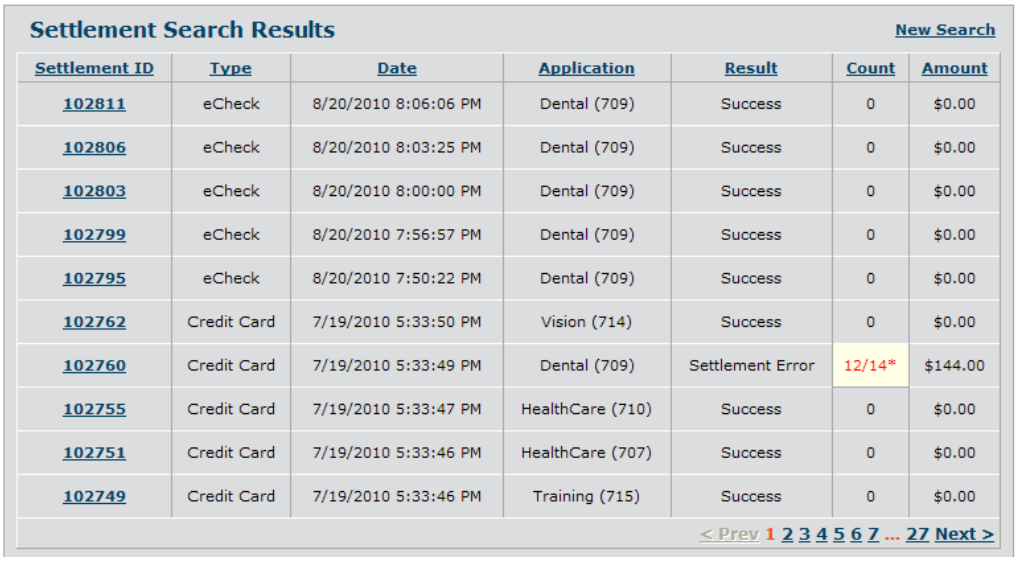
Search Settlements



To Search for Settlement Details:

1. Use the search options discussed in "Using the Search Screen".
2. Enter the **Date** information to narrow the search results
3. Enter a **Settlement ID**, if looking for a specific Settlement. The settlement ID is a unique identifier associated with a single settlement batch. All payments that make up a settlement run will be stamped with the same Settlement ID. If you enter Settlement ID, the search will ignore the date range entered.
4. Enter **Merchant ID.** The Merchant ID identifies the merchant within PayPoint. It can be used across multiple applications.
5. Enter a **Payment Type**: Available types are Any, Credit Card, eCheck, or PINless debit.
6. Enter **Status**: Any, Successful, Incomplete, or Error. In general, all settlements should be successful. However, conditions could arise that would produce either error or incomplete batch settlements.
7. Select the **Application** the settlements are for.
8. Choose to **Include Empty Settlements** information, if desired. Empty settlements have no transactions; no payment occurred.
9. Choose "**SEARCH**".

Search Settlements Results



Settlement Search Results New Search

Settlement ID	Type	Date	Application	Result	Count	Amount
102811	eCheck	8/20/2010 8:06:06 PM	Dental (709)	Success	0	$0.00
102806	eCheck	8/20/2010 8:03:25 PM	Dental (709)	Success	0	$0.00
102803	eCheck	8/20/2010 8:00:00 PM	Dental (709)	Success	0	$0.00
102799	eCheck	8/20/2010 7:56:57 PM	Dental (709)	Success	0	$0.00
102795	eCheck	8/20/2010 7:50:22 PM	Dental (709)	Success	0	$0.00
102762	Credit Card	7/19/2010 5:33:50 PM	Vision (714)	Success	0	$0.00
102760	Credit Card	7/19/2010 5:33:49 PM	Dental (709)	Settlement Error	12/14*	$144.00
102755	Credit Card	7/19/2010 5:33:47 PM	HealthCare (710)	Success	0	$0.00
102751	Credit Card	7/19/2010 5:33:46 PM	HealthCare (707)	Success	0	$0.00
102749	Credit Card	7/19/2010 5:33:46 PM	Training (715)	Success	0	$0.00

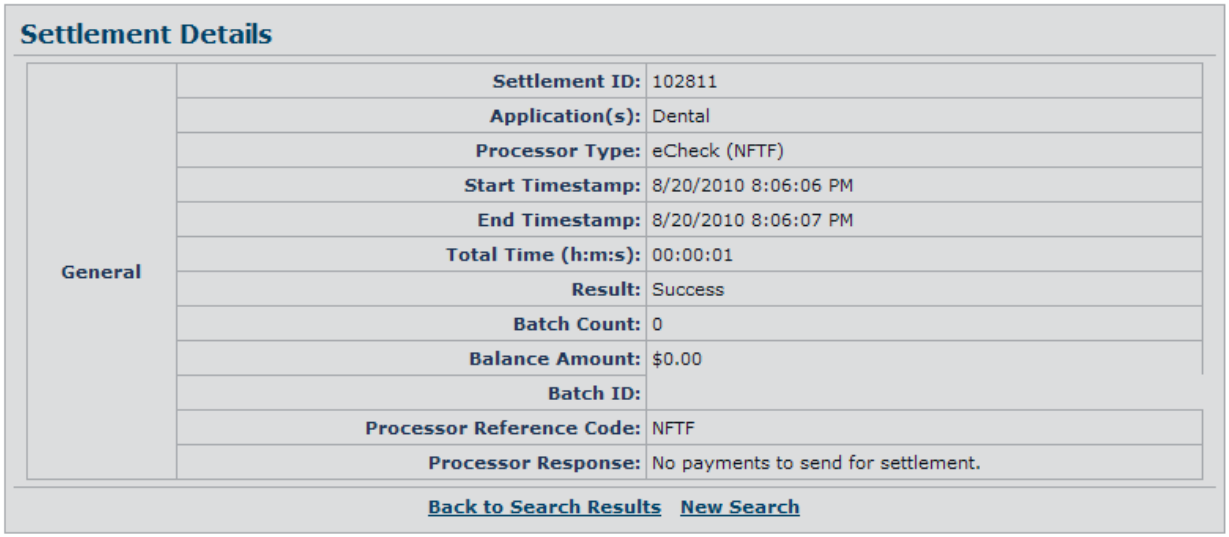
< Prev 1 2 3 4 5 6 7 ... 27 Next >

Settlement Search Results:

Column	Description
Settlement ID	Reference number for settlements, which can be used for searching. The settlement ID is a unique identifier associated with a single settlement batch. Each payment that was a part of the settlement batch will be stamped with this same settlement ID and is visible on various screens or reports within PayPoint.
Type	Type of Settlement Batch. Types are Credit Card, E-Check, or PINless Debit.
Date	Date and time of the settlement processing.
Application	Application name and ID.
Result	Result of the settlement. Types are Settled, Success, or Error.
Count	Number of items processed in the settlement batch.
Amount	Total amount of the items processed in the settlement batch.

Settlement Details

The Settlement Details screen shows when the Settlement Transaction took place and whether it was successful (Settled).



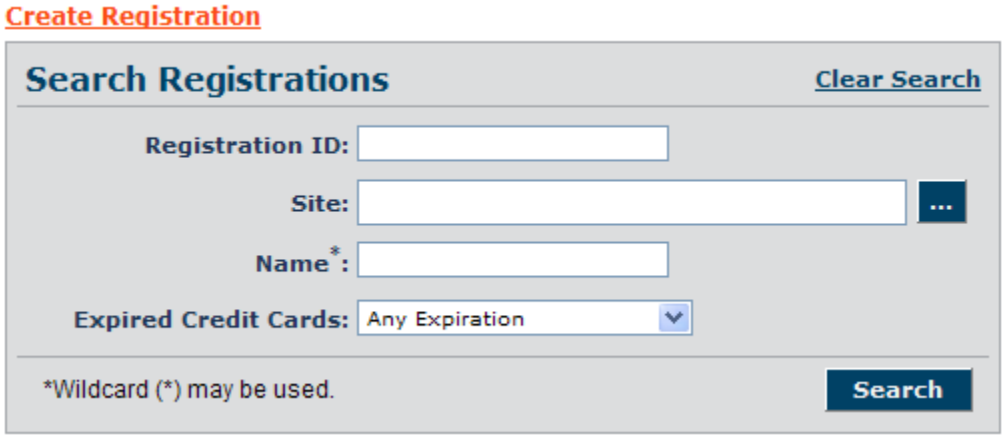
Field	Description
Settlement ID	Reference number for settlements, which can be used for searching. The settlement ID is a unique identifier associated with a single settlement batch. Each payment that was a part of the settlement batch will be stamped with this same settlement ID and is visible on various screens or reports within PayPoint.
Processor Type	Shows the type of batch settlement that was executed. Possible values are Credit Card, E-Check, or PINless Debit.
Start Timestamp	Time the settlement process started.
End Timestamp	Time the settlement process ended.
Results	Successful, Incomplete, or Error. Settlements should always be successful. However, there may be events beyond PayPoint's control that produce an Error or Incomplete settlement. For example, problems induced by the credit card processor. If you have settlements with errors or incomplete status and need assistance, contact the PayPoint support group.
Batch Count	Shows the total payment records (Payments and Refunds included) that were executed in this batch. If there is a difference between the number of items

Field	Description
	processed versus the expected number that actually settled, there may be a problem. If you need assistance determining the problem with settlement differences, contact the PayPoint helpdesk.
Balance Amount	Total amount of money for a batch (credit card ,e-Check, or PINless Debit). This is the net amount of payments and refunds. Voids are not included in settlement since they do not involve the processor. (A void is a cancellation of a payment that takes place before the payment is settled. i.e. same day cancellations.)
Batch ID	This is an internal batch identifier used by the processor when the settlement batch was issued. This information can be useful when working through settlement issues with your credit card ,e-check, or PINless Debit processor.
Processor Reference Code	This is a code handed back from the processor at the completion of the settlement. Different processors will supply different values but in general if there is a problem with the settlement it will contain information that the processor can use to help you troubleshoot the problem.
Processor Response	If there was an error encountered at the processor, (i.e. Vital, VisaNET, Novus, etc.) a short description would be included here that may help indicate the source of the problem.

9.0 Registrations

PayPoint allows customers to register their account information. This allows the customer payment information to be stored within PayPoint. The customer authenticates their information to the application and the application passes the customer identifier to PayPoint to process the payment.

Search Registrations



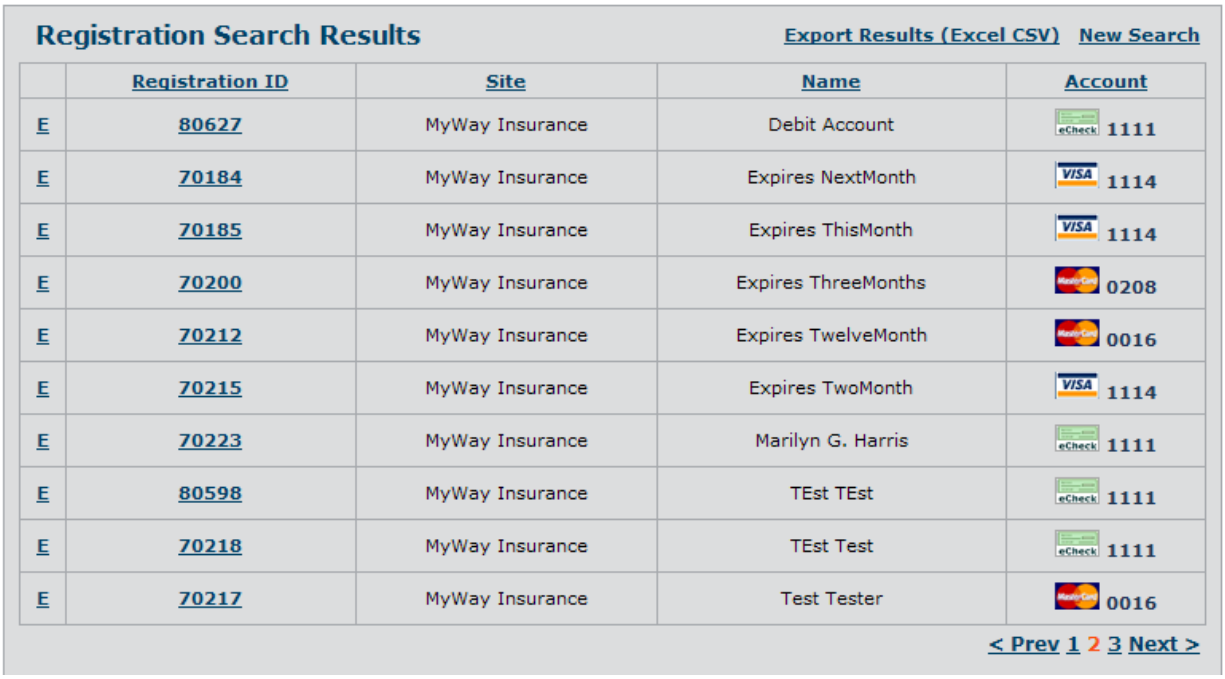
The business rules for **Expired Credit Cards** selection are listed below:

Search Criteria	If query/search was executed in 1/09, the results would return…
Any Expiration	All eCheck and Credit Card registrations are retrieved up to 500 records.
Expired	Credit Card registrations expiring in December, 2008 and before and up to 500 records
Expired This Month	Credit Card registrations expiring in January, 2009 and before and up to 500 records
Expired Next Month	Credit Card registrations expiring in February, 2009 and before and up to 500 records
Expired Within 2 Months	Credit Card registrations expiring in March, 2009 and before and up to 500 records
Expired Within 3 Months	Credit Card registrations expiring in April, 2009 and before and up to 500 records
Expired Within 6 Months	Credit Card registrations expiring in July, 2009 and before and up to 500 records
Expired Within 12 Months	Credit Card registrations expiring in January, 2010 and before and up to 500 records

To Search for Registrations:

1. Use the search options discussed in "Using the Search Screen".
2. Enter the **Registration ID** for a specific customer
3. Choose the **Site** from the dropdown.
4. Enter **Name** or any part of the customer's name. The field has partial name search capability.
5. You may also search for expired credit cards. Choose "**SEARCH**".

Registration Search Results



Registration Search Results

Export Results (Excel CSV) New Search

	Registration ID	Site	Name	Account
E	80627	MyWay Insurance	Debit Account	eCheck 1111
E	70184	MyWay Insurance	Expires NextMonth	VISA 1114
E	70185	MyWay Insurance	Expires ThisMonth	VISA 1114
E	70200	MyWay Insurance	Expires ThreeMonths	MasterCard 0208
E	70212	MyWay Insurance	Expires TwelveMonth	MasterCard 0016
E	70215	MyWay Insurance	Expires TwoMonth	VISA 1114
E	70223	MyWay Insurance	Marilyn G. Harris	eCheck 1111
E	80598	MyWay Insurance	TEst TEst	eCheck 1111
E	70218	MyWay Insurance	TEst Test	eCheck 1111
E	70217	MyWay Insurance	Test Tester	MasterCard 0016

< Prev 1 2 3 Next >

Field	Description
E	If selected, displays all payments made by this registration.
Registration ID	The Registration number designated by PayPoint. If selected, will display the registration details.
Site	The Site the customer is registered to.
Name	Name of the registered customer.
Account	The payment information related to the customer that they registered with.

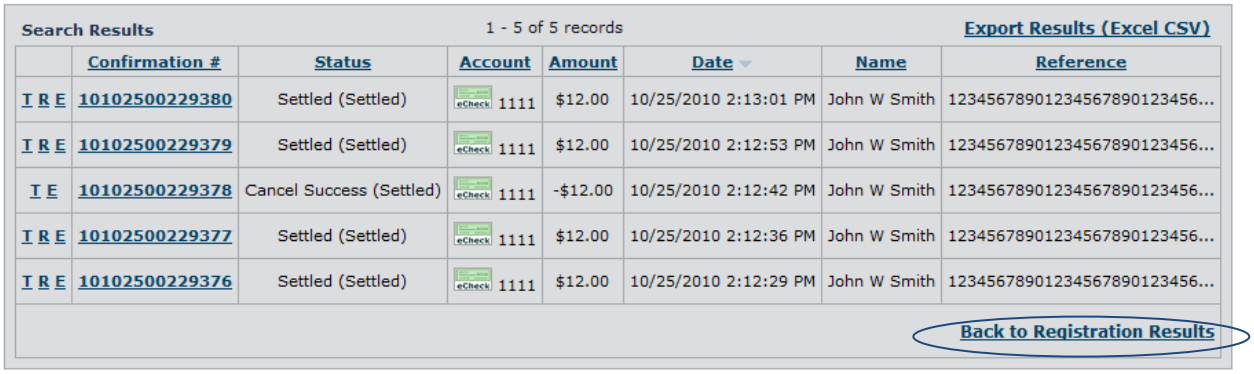
Export Registration Search Results

To export the search results to a .csv file, click on Export Search Results.

File Layout
PayPoint Registration ID
Expiration Month
Expiration Year (2 digit)
CardType
Phone Number
Last 4 digits of Card Number
Full Name
First Name
Last Name
Address
City
State
Zip
Country
Email Address

View All Payments for Registration

To view all the payments that were made by this registration, click on the E in the Registration Results screen. This results in the same Payments Search results previously discussed. To return back to the Registration Results, click on the Back to Registration Results link.



Registration Details

If you click on the Registration Number, you will see the Registration Details screen. The Registration Details screen shows the details related to a Customer's e-Check registration information.

Registration Details — Make Payment | Create Recurring Schedule | Edit | Delete

General	Registration ID:	70218
	Site:	MyWay Insurance (826)
	Name:	TEst Test
E-Check Information	Account Type:	E-Check (Checking)
	Routing Number:	121000358
	Account Number:	...1111
	Bank State:	
	Drivers License Number:	
	Drivers License State:	
	Social Security Number:	
	Business Name:	
	Federal Tax ID:	
	Authorization Medium:	Web
	Pre Note Status:	
Billing Address	Full Name:	TEst Test
	First Name:	TEst
	Middle Initial:	
	Last Name:	Test
	Address Line 1:	
	Address Line 2:	
	City:	
	State:	
	Zip Code:	
	Country:	US
	Email Address:	
Shipping Address	Full Name:	TEst Test
	First Name:	TEst
	Middle Initial:	
	Last Name:	Test
	Address Line 1:	
	Address Line 2:	
	City:	
	State:	
	Zip Code:	
	Country:	US
	Email Address:	

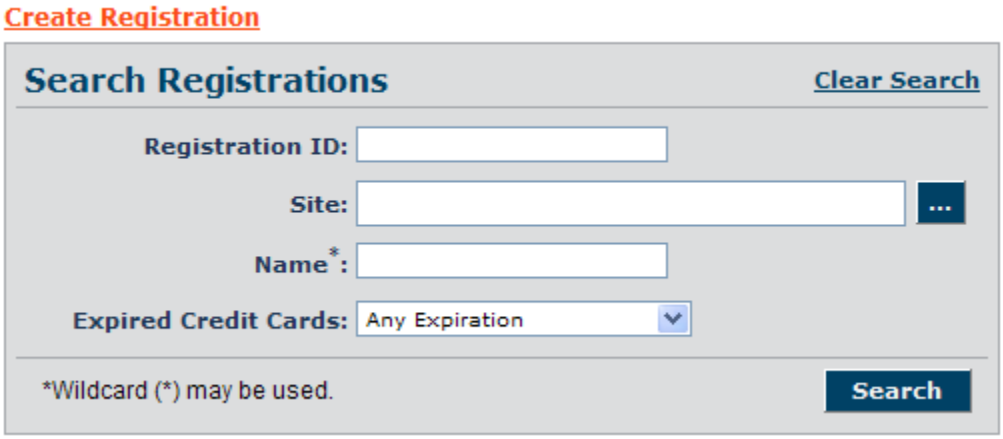
Back to Search Results | New Registration Search | View Recurring Payment Schedules | View All Payments

Registration Details:

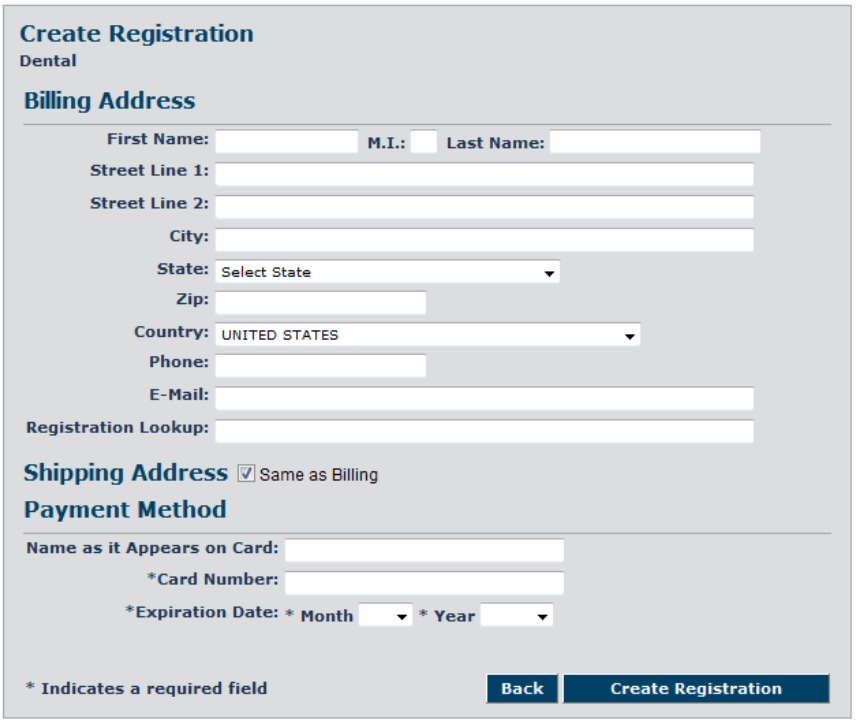
Field	Description
General	This is the general information related to the customer's registration.
E-check or Credit Card Information	Shows the checking account information the customer registered. In the event the registration is credit card, the credit card information will be displayed here.
Shipping Address	The address provided by the customer as part of their registration where they would like their goods shipped.
Billing Address	The address of the bank account or credit card that the banks and credit card companies use to mail the customers statements.

Create Registrations

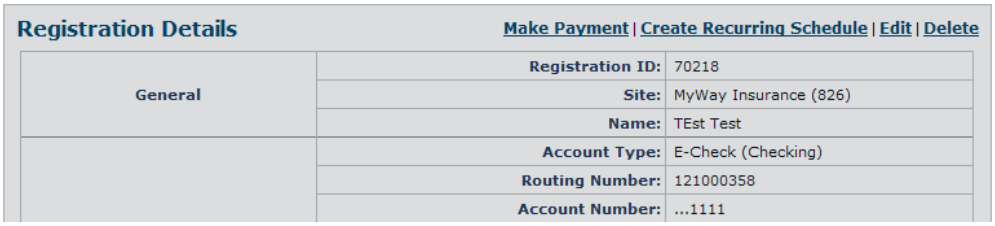
A link exists on the Search Registrations screen, Create Registration.



After the Payment Medium and the Application are selected, the Create Registration screen is then used to collect the registration data.



When clicking on the Registration Details, the user can then view, edit, or delete the registration. If the registration is tied to a recurring schedule, it cannot be deleted. Also, there is an additional prompt message presented to confirm that the registration should be deleted.



COMMON FIELDS WITH CREDIT CARD, ECHECK, AND PINLESS DEBIT REGISTRATIONS

Description	Maximum Length	Credit Card and PINless Debit Validation	eCheck Validation
First Name	25	Optional The validation rule is that First Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.	Required for TeleCheck eCheck. First Name must contain only letters with no spaces, no numbers, and no special characters.
Last Name	50	Optional The validation rule is that Last Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.	Required for TeleCheck eCheck. Last Name may contain numbers or letters with spaces allowed and the following special characters which are period, dash, and apostrophe.
Middle Initial	1	Optional	Optional
Billing and Shipping US Address Information			
Street Line 1	50	Optional The validation rule, if filled, is that Street1 may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, and the pound sign. **Note: If using Chase Paymentech**	Optional The validation rule, if filled, is that Street1 may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, and the pound sign.

Description	Maximum Length	Credit Card and PINless Debit Validation	eCheck Validation
		Tampa platform, the maximum length street line = 20. **Note: When Address Verification Service (AVS) is enabled for Credit Card, Billing Street 1 is required field.**	
Street Line 2	50	Optional The validation rule, if filled, is that Street1 may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, and the pound sign.	Optional The validation rule, if filled, is that Street1 may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, and the pound sign.
City	50	Optional The validation rule, if filled, is that City may contain letters with spaces allowed and only the special character period.	Optional The validation rule, if filled, is that City may contain letters with spaces allowed and only the special character period.
State	Select from Dropdown		
Zip	9	Optional The validation rule, if filled, is that Zip contains numbers only. **Note: When Address Verification Service (AVS) is enabled for Credit Card, Zip is required field.**	Optional The validation rule, if filled, is that Zip contains numbers only.
Country		Required for international addresses Uses Country Codes identified in ISO 3166.	Not Supported by eCheck using TeleCheck® Gateway
Phone	10	Must be numeric.	Must be numeric.
Billing and Shipping International Address Information			
Street Line 1	50	Optional The validation rule, if filled, is that Street1 may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	Not Supported by eCheck using TeleCheck® Gateway

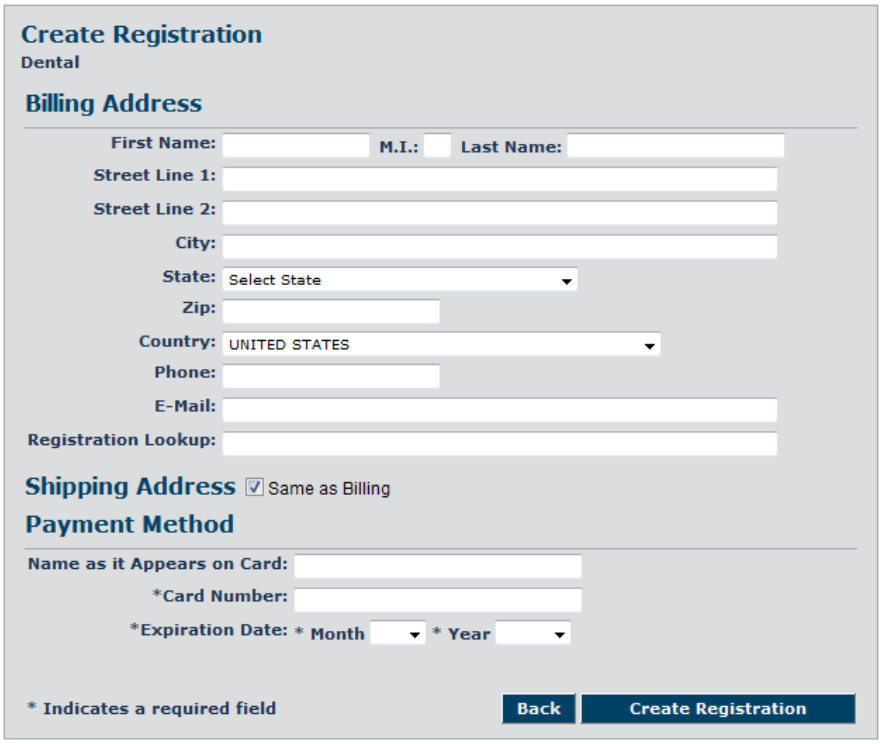
Description	Maximum Length	Credit Card and PINless Debit Validation	eCheck Validation
		Note: If using Chase Paymentech Tampa platform, the maximum length street line = 20. **Note: When Address Verification Service (AVS) is enabled for Credit Card, Street 1 is required field**	
Street Line 2	50	Optional The validation rule, if filled, is that Street1 may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	Not Supported by eCheck using TeleCheck® Gateway
City	50	Optional The validation rule, if filled, is that City may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	Not Supported by eCheck using TeleCheck® Gateway
Province	50	Optional The validation rule, if filled, is that State/Province may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	Not Supported by eCheck using TeleCheck® Gateway
Zip	20	Optional The validation rule, if filled, is that Zip may contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets. **Note: When Address Verification Service (AVS) is enabled for Credit Card, Zip is required field.**	Not Supported by eCheck using TeleCheck® Gateway
Country	2	Required for international addresses Uses Country Codes identified in ISO 3166.	Not Supported by eCheck using TeleCheck® Gateway

Description	Maximum Length	Credit Card and PINless Debit Validation	eCheck Validation
Phone	20	May contain letters, spaces, numbers, and any special characters. Supports standard and extended ascii character sets.	Not Supported by eCheck using TeleCheck® Gateway
Email	75	Must be formatted as a valid email address	Must be formatted as a valid email address
Registration Lookup	254	Used to reference one or more registrations to a single unique identifier.	

VALIDATION RULES SPECIFIC TO CREDIT CARD REGISTRATIONS

The minimum required fields required for Credit Card registrations are:

- Card Number
- Expiration Date



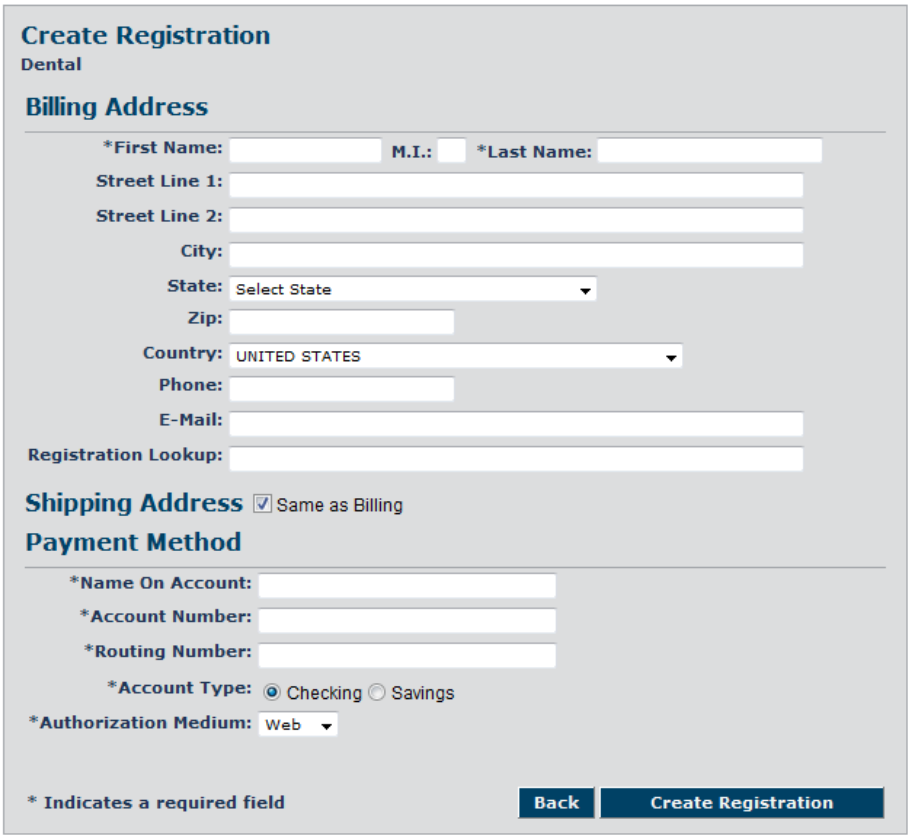
The following are fields specific to Credit Card.

Description	Maximum Length	Credit Card Validation
Name as it Appears on Card	100	Optional Max Len 100 The validation is that Full Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.
Card Number		Required The validation rule is the MOD10 check.
Expiration Date	Required Dropdown for two-digit month and two-digit year.	
Corporate Credit Card	Check Box	

VALIDATION RULES SPECIFIC TO ECHECK REGISTRATIONS

The minimum required fields required for eCheck transactions are:

- First and Last Name (Required for TeleCheck)
- Name on Account
- Account Number
- Routing Number
- Account Type – Checking or Savings
- Authorization Medium



The following are fields specific to eCheck.

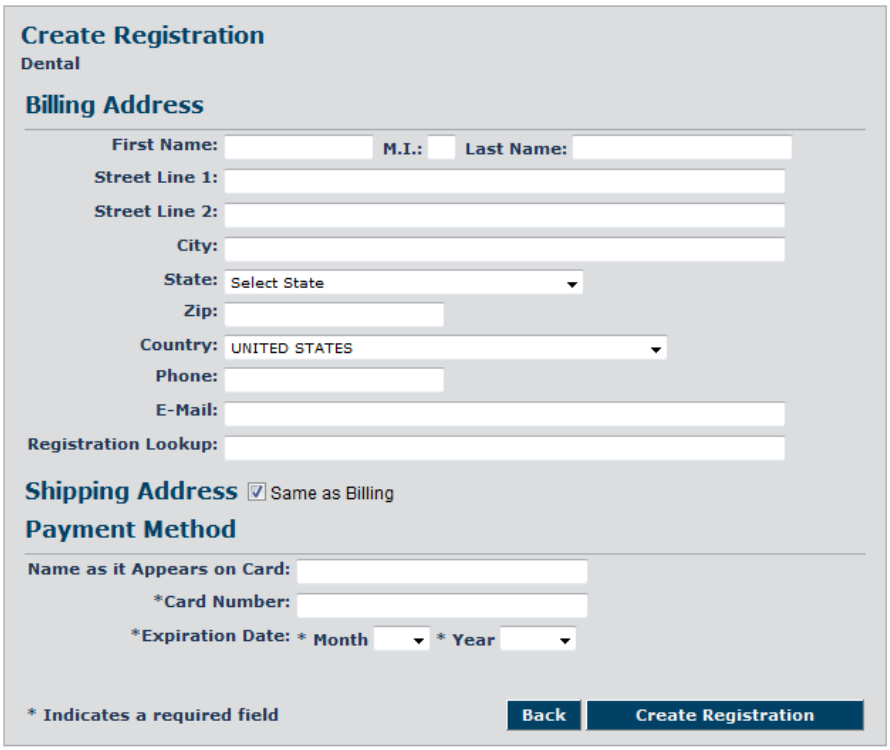
Description	Maximum Length	Credit Card Validation
Name on Account	100	Required The validation is that Full Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.
Account Number	50	Required. The minimum length must be 5 and must be numeric.

Description	Maximum Length	Credit Card Validation
Routing Number	9	Required The routing number must be in the routing number listing downloaded from the Federal Reserve.
Account Type	Radio Button – Checking or Savings	
Authorization Medium	Dropdown	Required. You must select an authorization medium when creating a registration for eCheck.
Bank Name	50	Only required if enabled for application Name of the bank where the bank account is located. If you provide a Bank Name you must also provide the state that the bank resides.
Bank State	2	State Dropdown Only required if enabled for application State where the bank is located is physically located. You can normally find the state listed on your check as part of the name of the bank. If you provide a Bank State you must also provide a BankName.
Drivers License Number	32	Only required if enabled for application Driver's License Number of the payer. . This field can be used as input to the identity verification process.
Drivers License State	2	Only required if enabled for application State for which the Driver's License was issued. This field can be used as input to the identity verification process.
SSN	9	Only required if enabled for application Social Security Number of the payer. This field can be used as input to the identity verification process.
Business Name	50	Only required if enabled for application If the Payment Medium is BusinessCheck, this value can be filled with the name of the business on the bank account. This field is used as input to identity verification process.
Federal Tax ID	9	Only Required if enabled for application If the Payment Medium is BusinessCheck, this value can be filled with a Federal Tax ID This field can be used as input to the identity verification process.

VALIDATION RULES SPECIFIC TO PINLESS DEBIT REGISTRATIONS

The minimum required fields required for PINless Debit registrations are:

- Card Number
- Expiration Date

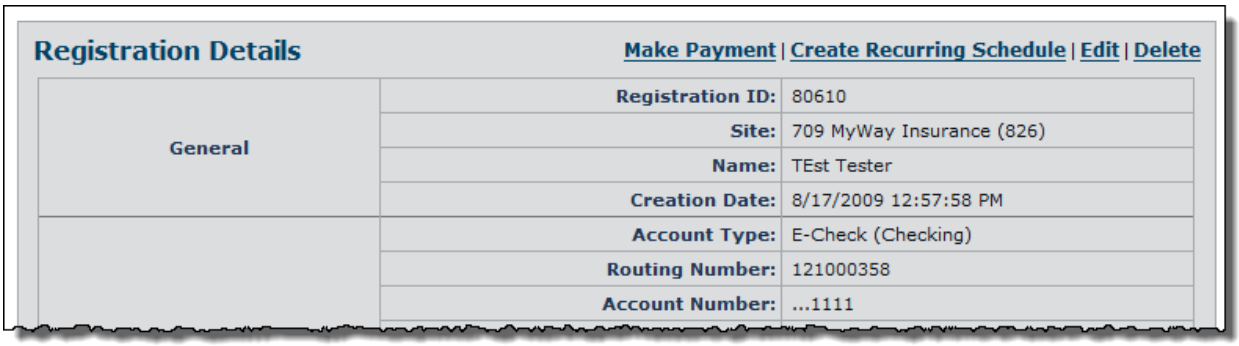


The following are fields specific to PINless Debit.

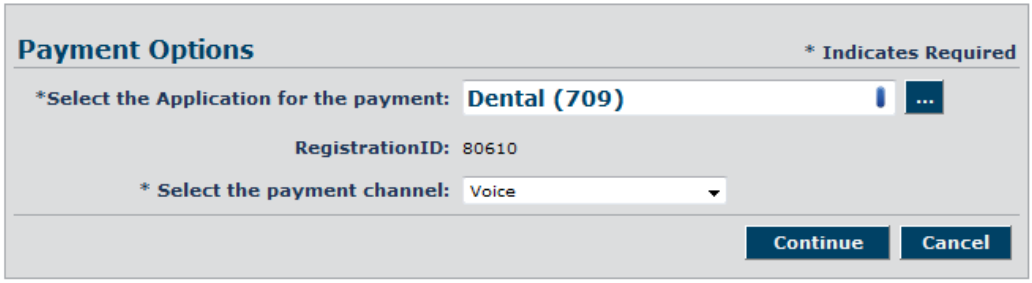
Description	Maximum Length	PINless Debit Validation
Name as it Appears on Card	100	Optional The validation is that Full Name may contain letters and/or numbers with spaces allowed and the following special characters which are period, comma, dash, and apostrophe.
Card Number		Required The validation rule is that this card must be in the debit validation bin file.
Expiration Date	Required Dropdown for two-digit month and two-digit year.	

MakePayment with Registrations

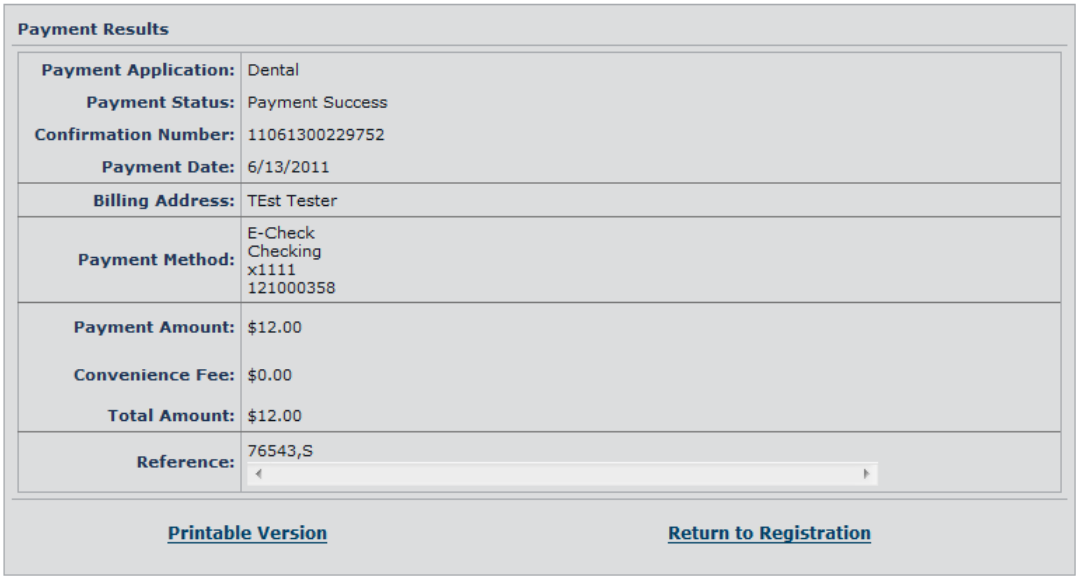
1. You may also create a payment that can be initiated from the Registration Details page.



2. You would then select the Application and Payment Channel for this payment.

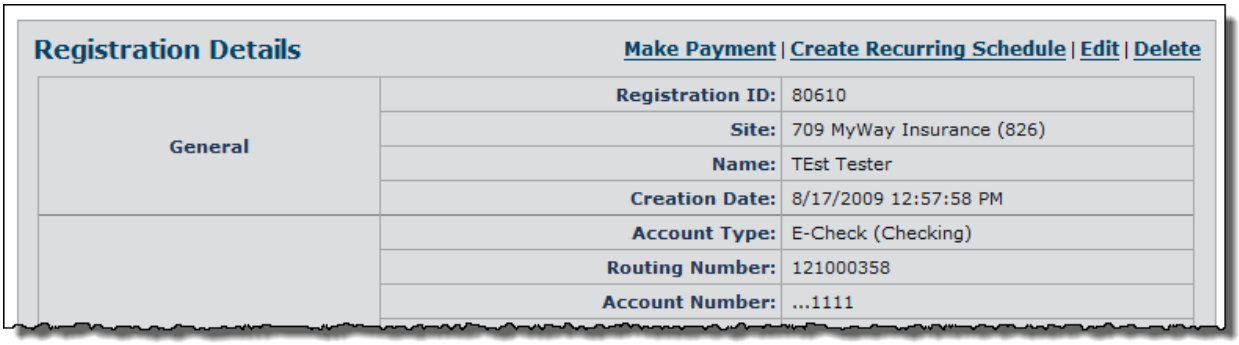


3. You would enter the Payment Amount and Reference Data and Submit Payment.
4. For eCheck Payments, you may also select the Authorization Medium.
5. You would then see the Payment Results screen.

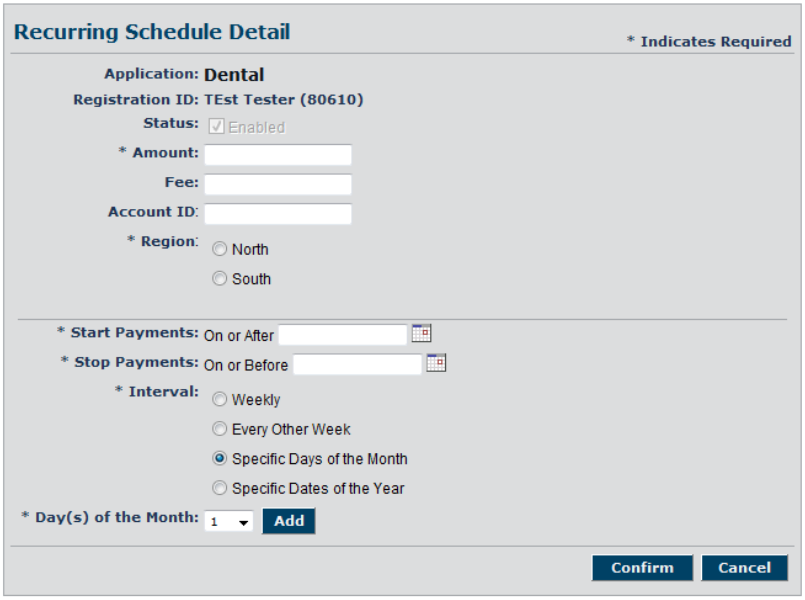


Creating Recurring Schedules with Registrations

You may create a recurring schedule tied to a registration. You must create a registration first and then you can add one or more recurring schedules to this registration.



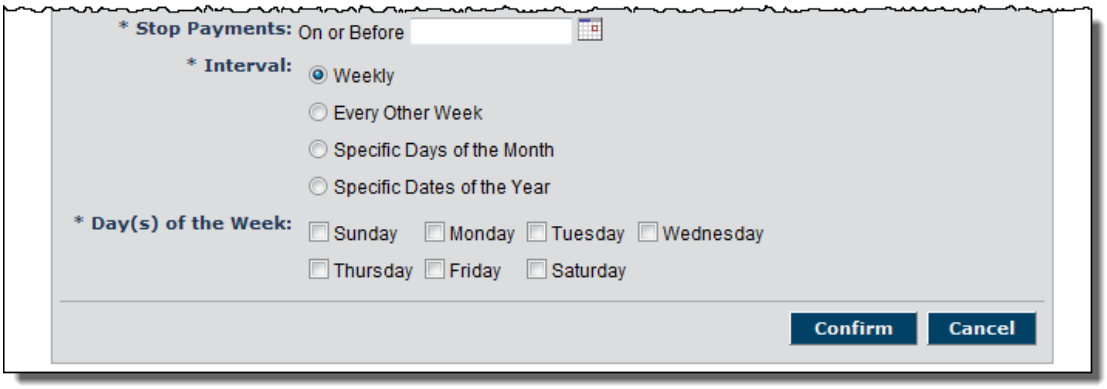
To create a recurring schedule, you will need to enter the following information:


Recurring Schedule Detail
* Indicates Required
Application: Dental
Registration ID: TEst Tester (80610)
Status: Enabled
* Amount:
Fee:
Account ID:
* Region: North South
* Start Payments: On or After
* Stop Payments: On or Before
* Interval: Weekly Every Other Week Specific Days of the Month Specific Dates of the Year
* Day(s) of the Month: 1 Add
Confirm Cancel

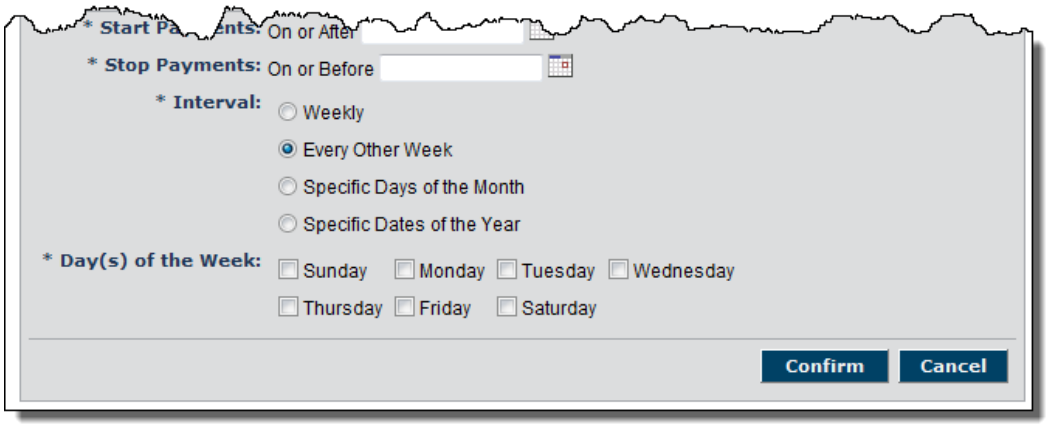
1. Enter an **Application.**
2. Enter the **Amount** to be paid for each occurrence.
3. Enter any custom **Reference** data, if applicable. This data will be saved along with each payment and will be exported in the posting file.
4. Select **Start Payments** date.
5. Select **End Payments** date.

6. Select Interval and Interval Details.

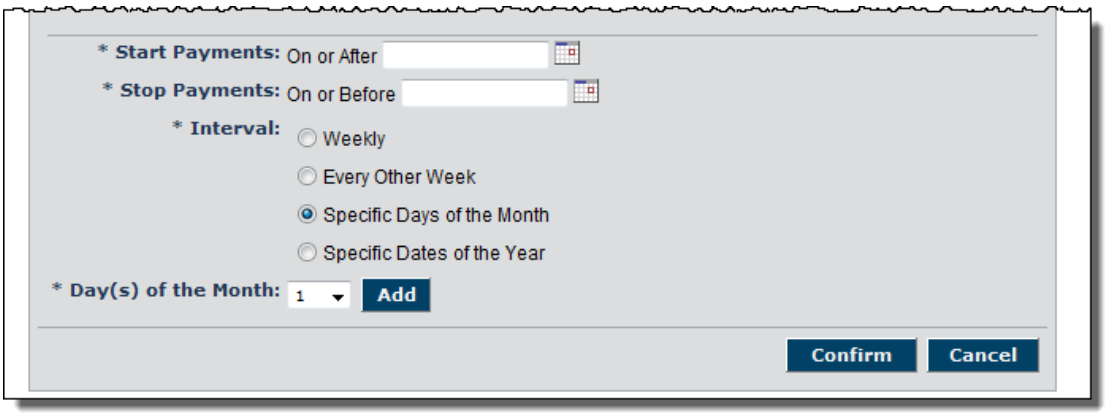
Weekly - Select one or more days of the week to execute the payment.



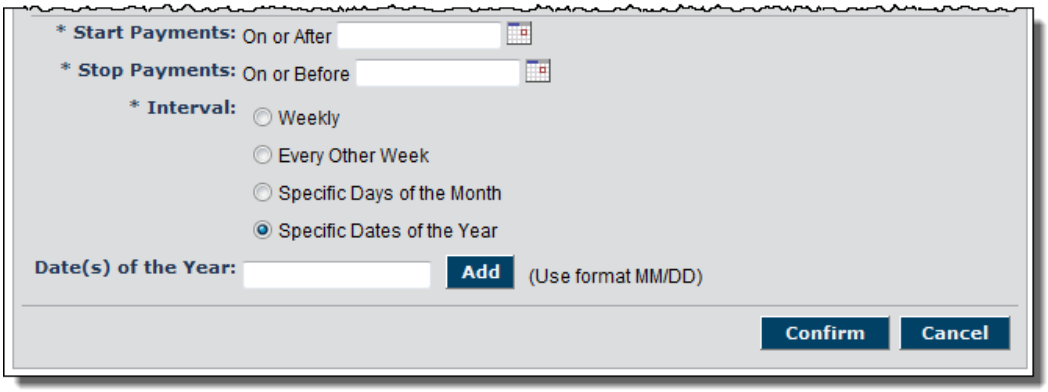
Every other week - Select one or more days of the week to execute the payment.



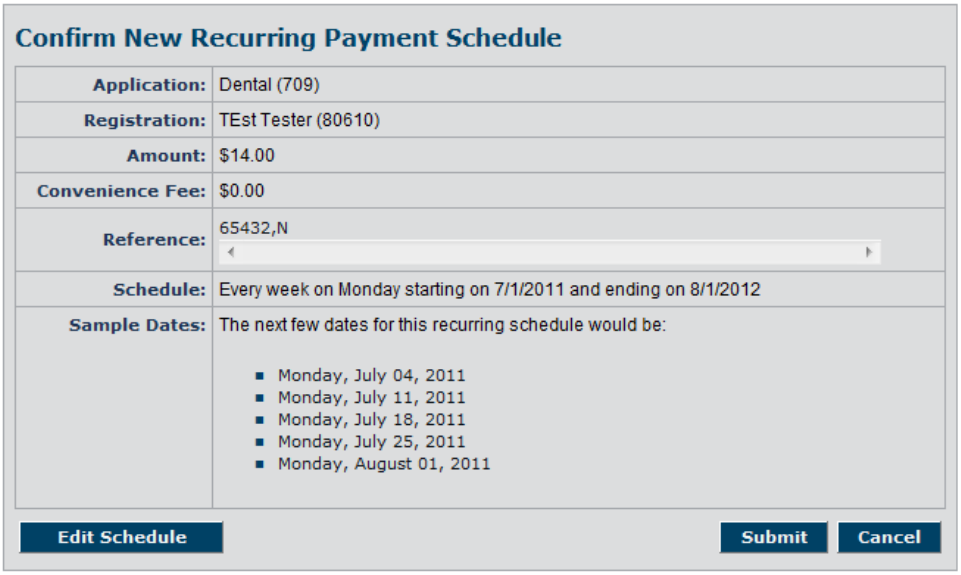
Specific days of the month – Enter the days of the month. The days selected can only be 1 through 28.



Specific dates of the year – Enter the dates of the year in month and day format. The dates entered may only be 01 through 28.



7. Click CONFIRM.


Confirm New Recurring Payment Schedule
Application: Dental (709)
Registration: TEst Tester (80610)
Amount: $14.00
Convenience Fee: $0.00
Reference: 65432,N
Schedule: Every week on Monday starting on 7/1/2011 and ending on 8/1/2012
Sample Dates: The next few dates for this recurring schedule would be:
Monday, July 04, 2011
Monday, July 11, 2011
Monday, July 18, 2011
Monday, July 25, 2011
Monday, August 01, 2011
Edit Schedule
Submit
Cancel

Click SUBMIT.

Managing Expired Credit Card Registrations

PayPoint has added the enhancement to export the following fields in a tab delimited file.

This will allow PayPoint merchants the ability to manage credit card registrations and expiration dates. Once the updated expiration data is obtained, the PayPoint Administration Site- Edit Registration can be used to update the registration data.

The registration export file will be placed in the same folder as the posting files, using the file name format, [SiteID]-[CCYYMMDD]-ExpiredCards.csv where [CCYYMMDD] is the date the export was executed.

If you are interested in obtaining this data, please contact PayPointSupport (paysupport@firstdata.com). This will be scheduled monthly. Please indicate the range of months that you would like this data (i.e. expires within x months and also if you want already expired cards excluded).

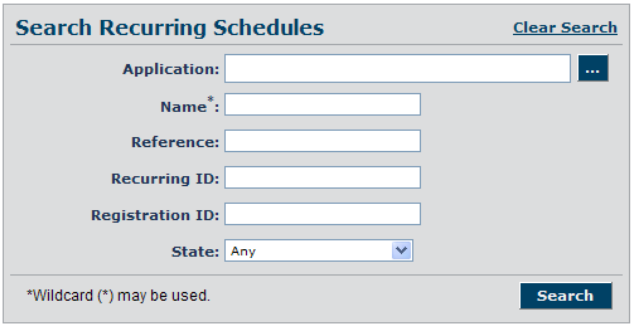
File Layout
PayPoint Registration ID
Expiration Month
Expiration Year (2 digit)
CardType
Phone Number
Last 4 digits of Card Number
Full Name
First Name
Last Name
Address
City
State
Zip
Country
Email Address

10.0 Recurring Payments

PayPoint allows the customer to set up a recurring payments schedule to be managed by PayPoint. The schedule will accept credit cards, E-Check, and PINless Debit payments and schedule them Daily, or by day of the week, weekly, or monthly.
Note: You must be registered to set up a recurring payment schedule.

Recurring Payment Search

This screen allows the user to search PayPoint for a recurring schedule for a customer.

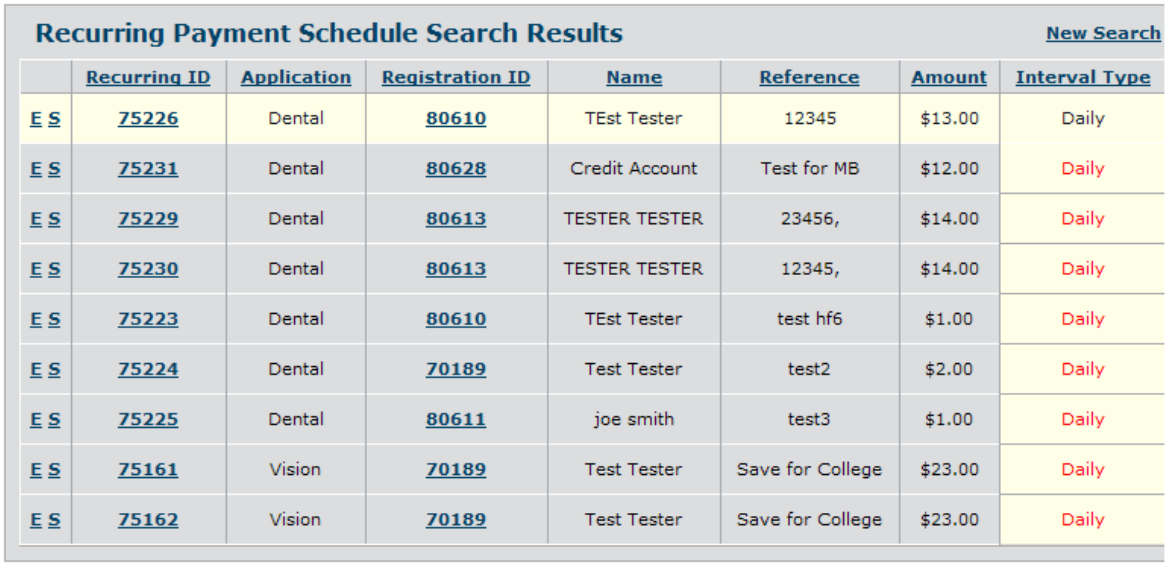


To Search for Recurring Schedules:

Use the search options discussed in "Using the Search Screen" to access the Search Recurring Schedules screen.

1. Select the **Application** for the customer
2. Enter a **Name** to narrow the search. Partial names may be entered for a search.
3. Enter **Reference** information that was originally captured as part of the customer's recurring schedule setup. This can be partial reference information and PayPoint will search using the partial information.
4. Enter **Recurring ID** information, if known.
5. Enter **Registration ID** information, if known.
6. Enter **State (**Any, Active, Disabled, Expired).
7. Choose to **Include Expired Schedules** information, if desired.
8. Choose "**SEARCH**".

Recurring Payment Schedule Search Results



Recurring Payment Schedule Search Results

New Search

	Recurring ID	Application	Registration ID	Name	Reference	Amount	Interval Type
E S	75226	Dental	80610	TEst Tester	12345	$13.00	Daily
E S	75231	Dental	80628	Credit Account	Test for MB	$12.00	Daily
E S	75229	Dental	80613	TESTER TESTER	23456,	$14.00	Daily
E S	75230	Dental	80613	TESTER TESTER	12345,	$14.00	Daily
E S	75223	Dental	80610	TEst Tester	test hf6	$1.00	Daily
E S	75224	Dental	70189	Test Tester	test2	$2.00	Daily
E S	75225	Dental	80611	joe smith	test3	$1.00	Daily
E S	75161	Vision	70189	Test Tester	Save for College	$23.00	Daily
E S	75162	Vision	70189	Test Tester	Save for College	$23.00	Daily

Recurring Payment Schedule Search Results:

Column	Description
E	Click on this link to View all Payments by this Registration.
S	Click on this link to View all Payments by this Schedule.
Recurring ID	The Recurring ID designated by PayPoint. Click on Recurring ID to see the Recurring Schedule details.
Application	The application used by the recurring payment schedule.
Registration ID	The customer's Registration ID designated by PayPoint. Click on Registration ID to view registration details.
Name	The Customer's Name.
Reference	The reference information associated with the recurring payment schedule.
Amount	The amount of the payment.
Interval Type	The payment interval chosen by the customer.

Recurring Payment Schedule Details

The Recurring Payment Schedule Details screen shows the details of the payment transaction and the status. This screen also allows the user to enable or disable a schedule if the need arises.

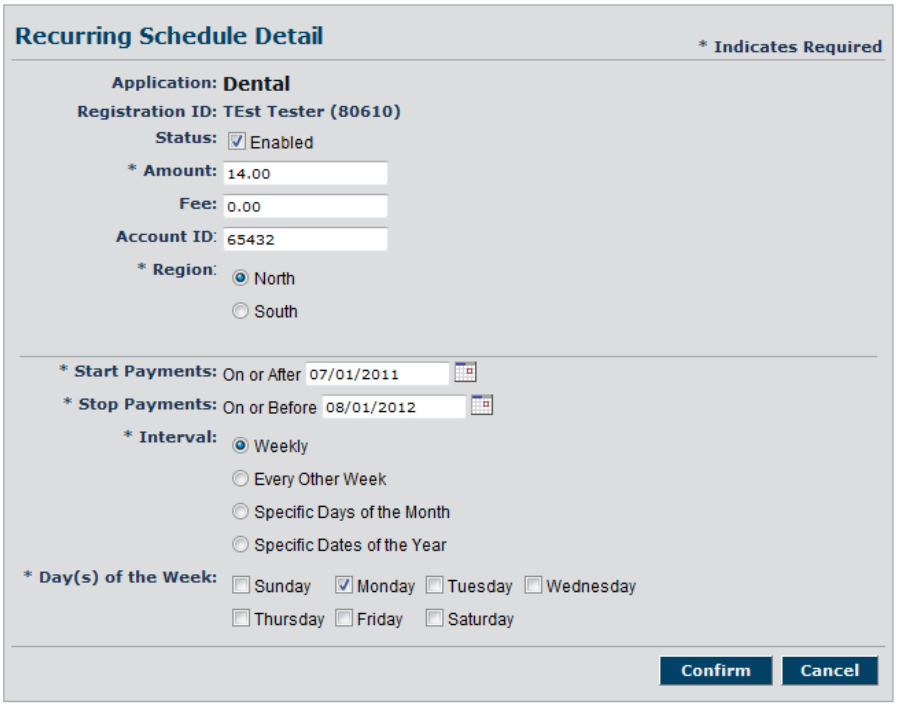
Section	Description
General	The General section of the screen provides the basic information about the payments. This includes the Recurring ID, Creation Date, Application Name, Reference Information, Payment Amount, and Convenience Fee, if applicable.
Registration	The Registration Section provides the information about the specific registrations. This includes the customer's Registration ID, Name, Account Type (Credit card, E-Check, or PINless debit), and the last 4 digits of the account used for the payment.
Schedule	The Schedule section shows information specific to the payment schedule. This information includes the Interval of the Payment, the Begin Date of the Schedule, End Date of the Schedule and the Next scheduled payment Date.

Edit Recurring Schedule

You may edit or disable a recurring schedule.

1. To edit details in a recurring schedule, you need to select "Edit."

2. To disable a schedule, you must first select "Edit" and then uncheck the Status: Enabled flag.



3. After you enter the changes, click CONFIRM to save.

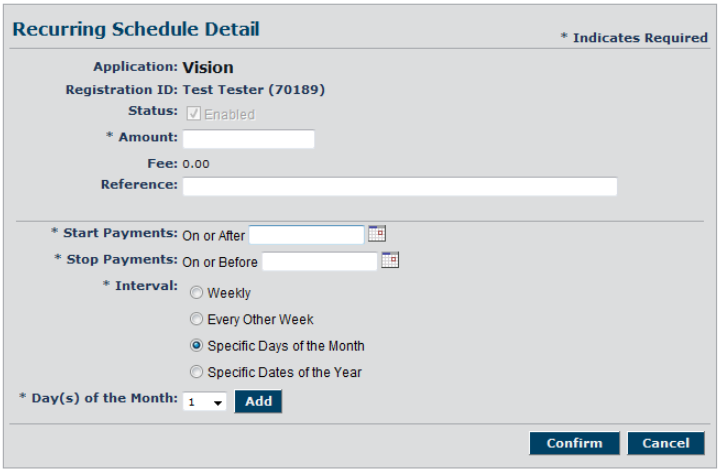
Update Recurring Payment Schedule ID#75241
Application: Dental (709)
Registration: TEst Tester (80610)
Amount: $14.00
Convenience Fee: $0.00
Reference: 65432,N
Schedule: Every week on Tuesday starting on 7/1/2011 and ending on 8/1/2012
Sample Dates: The next few dates for this recurring schedule would be:
Tuesday, July 05, 2011
Tuesday, July 12, 2011
Tuesday, July 19, 2011
Tuesday, July 26, 2011
Tuesday, August 02, 2011
Edit Schedule
Submit
Cancel

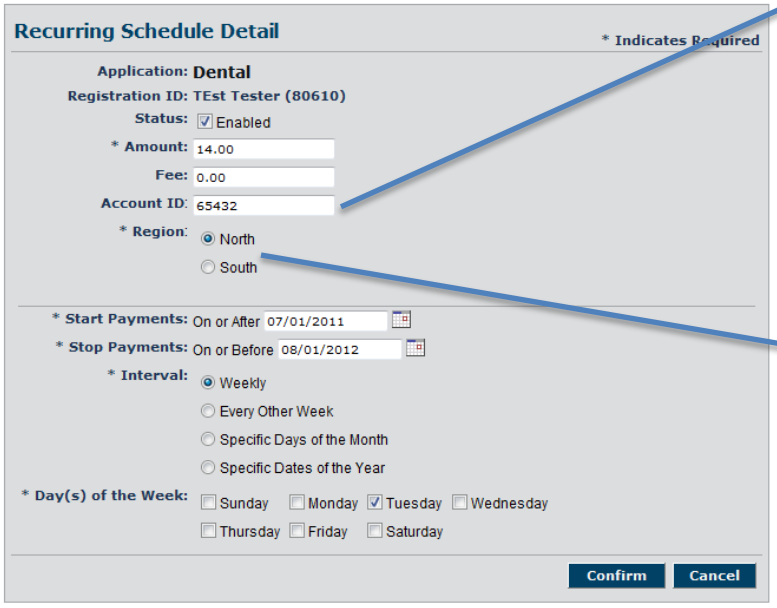
4. Click SUBMIT to save the updated schedule information.

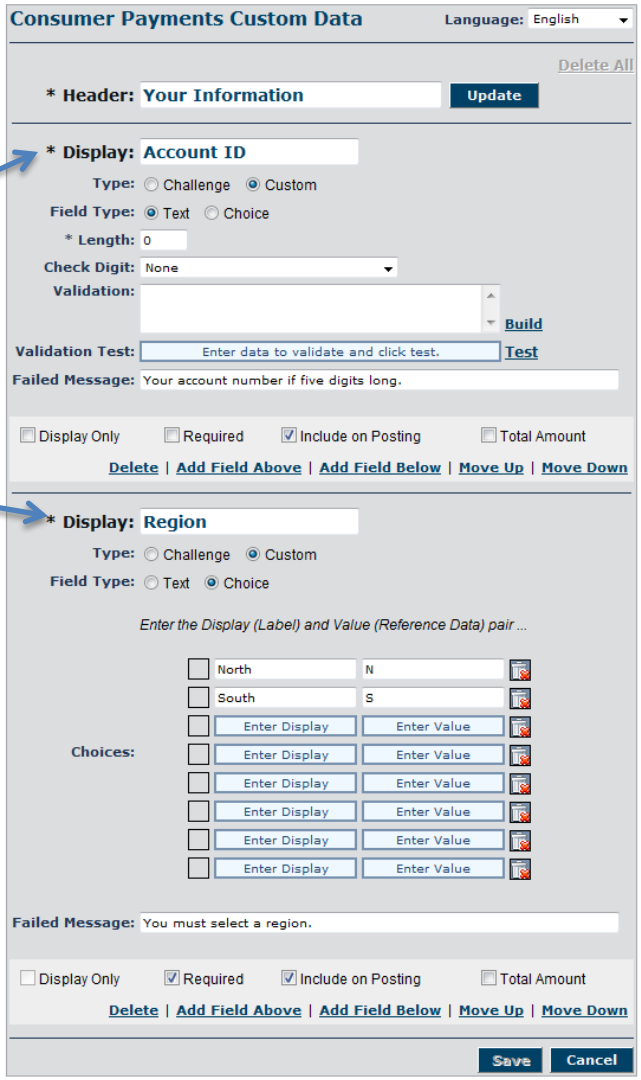
Creating Dynamic Fields and Validations for Reference Field

The Reference Field is used to associate the custom specific data about the bill, payer, or account with the payment information. This field is passed back in the posting file. The Reference Field is a free form 254 character field.

If Consumer Payments are enabled, the Reference Field can be replaced with the Custom Data Fields created in the Consumer Payments toolkit. This will occur if the custom data fields are all custom (not challenge) and set to "include on posting file." This allows the CSR to enter the reference data in a consistent order and follow validation rules. (See Consumer Payments Integration Guide for more information on how to use the toolkit.)

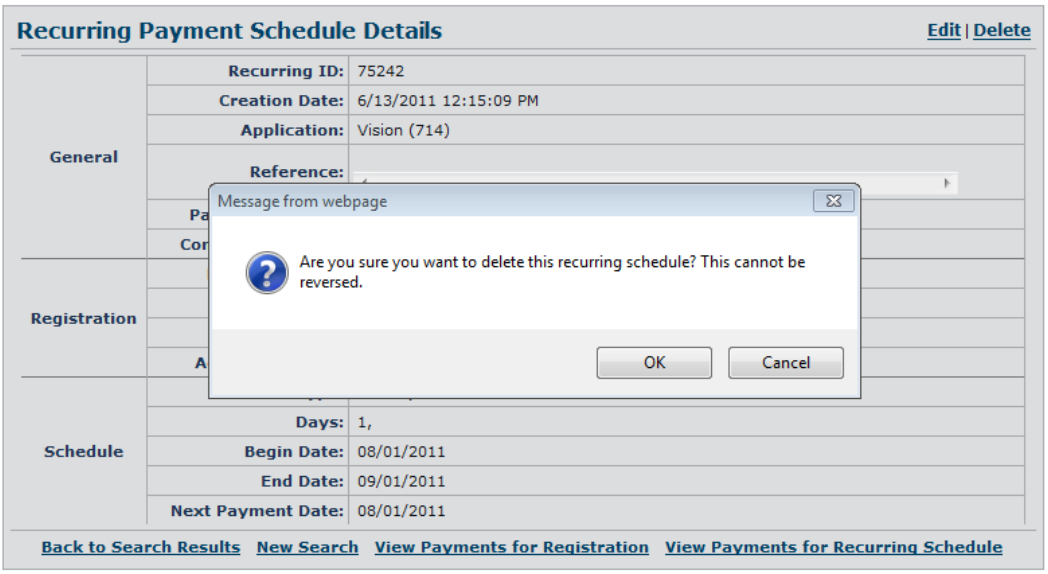





Consumer Payments Custom Data
Language: English
Delete All
* Header: Your Information
Update
* Display: Account ID
Type: Challenge Custom
Field Type: Text Choice
* Length: 0
Check Digit: None
Validation:
Build
Validation Test: Enter data to validate and click test.
Test
Failed Message: Your account number if five digits long.
Display Only Required Include on Posting Total Amount
Delete | Add Field Above | Add Field Below | Move Up | Move Down
* Display: Region
Type: Challenge Custom
Field Type: Text Choice
Enter the Display (Label) and Value (Reference Data) pair ...
Choices:
North N
South S
Enter Display Enter Value
Failed Message: You must select a region.
Display Only Required Include on Posting Total Amount
Delete | Add Field Above | Add Field Below | Move Up | Move Down
Save
Cancel

Delete Recurring Schedule

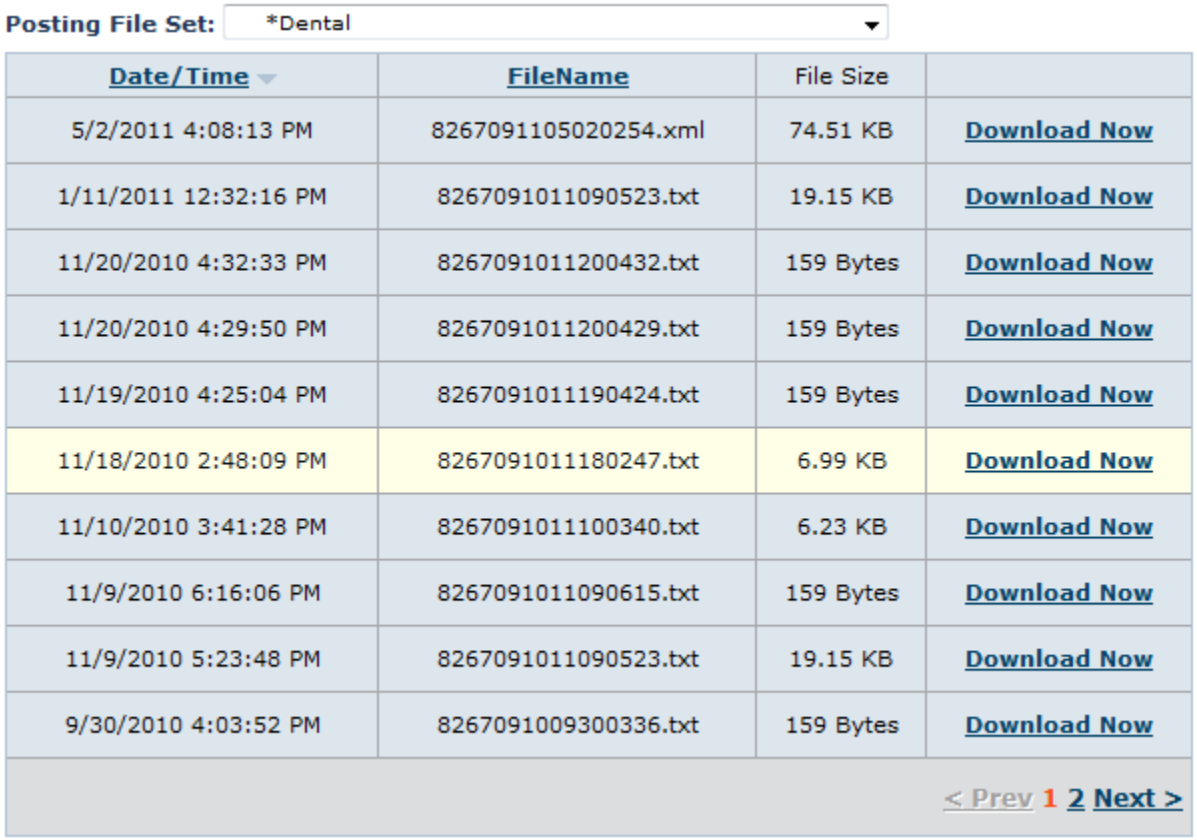
1. On the Recurring Payment Schedule Details screen, click "Delete."



2. Then click OK to delete the recurring schedule.

11.0 Posting Files

PayPoint provides a batch interface for transmitting daily payment activity. This process is referred to as the PayPoint Posting File Process. Posting files contain details about payments, cancellations, and returns processed throughout the day by PayPoint. These details can be used by business applications for a variety of purposes including balancing, audit checks against transactional systems, and posting to backend accounting systems. This posting file may be downloaded from the secure PayPoint FTP server or by using the Posting Files option in the PayPoint Administration site.



Posting File Set: *Dental

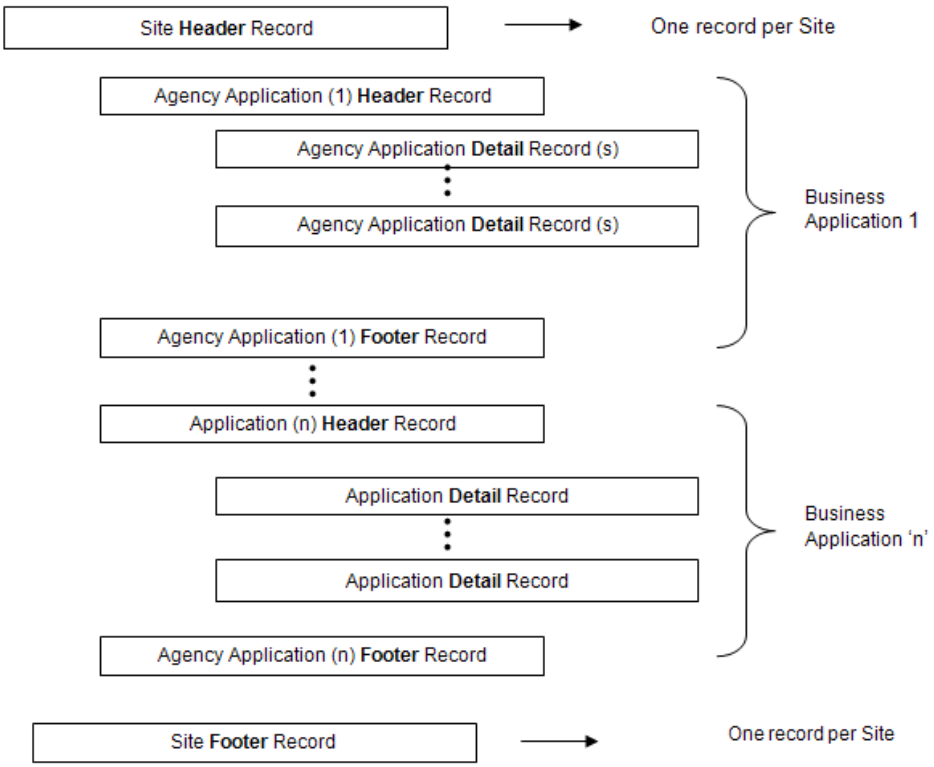
Date/Time	FileName	File Size	
5/2/2011 4:08:13 PM	8267091105020254.xml	74.51 KB	Download Now
1/11/2011 12:32:16 PM	8267091011090523.txt	19.15 KB	Download Now
11/20/2010 4:32:33 PM	8267091011200432.txt	159 Bytes	Download Now
11/20/2010 4:29:50 PM	8267091011200429.txt	159 Bytes	Download Now
11/19/2010 4:25:04 PM	8267091011190424.txt	159 Bytes	Download Now
11/18/2010 2:48:09 PM	8267091011180247.txt	6.99 KB	Download Now
11/10/2010 3:41:28 PM	8267091011100340.txt	6.23 KB	Download Now
11/9/2010 6:16:06 PM	8267091011090615.txt	159 Bytes	Download Now
11/9/2010 5:23:48 PM	8267091011090523.txt	19.15 KB	Download Now
9/30/2010 4:03:52 PM	8267091009300336.txt	159 Bytes	Download Now

< Prev 1 2 Next >

1. Set the Posting File Set. The Posting File set is documented in your PayPoint Boarding Documents and may be at the Site, Agency, or Application level.
2. Click the Download Now link on the posting file that you wish to retrieve.

Note: This is the same file and filename of the file that would also be available on the secure PayPoint FTP server.

Here is the general layout for a Posting File.



12.0 Consumer Payments Management

Details on how to use the Consumer Payments Management features are documented in the separate Consumer Payments Management Integration Guide.

13.0 Exceptions Manager

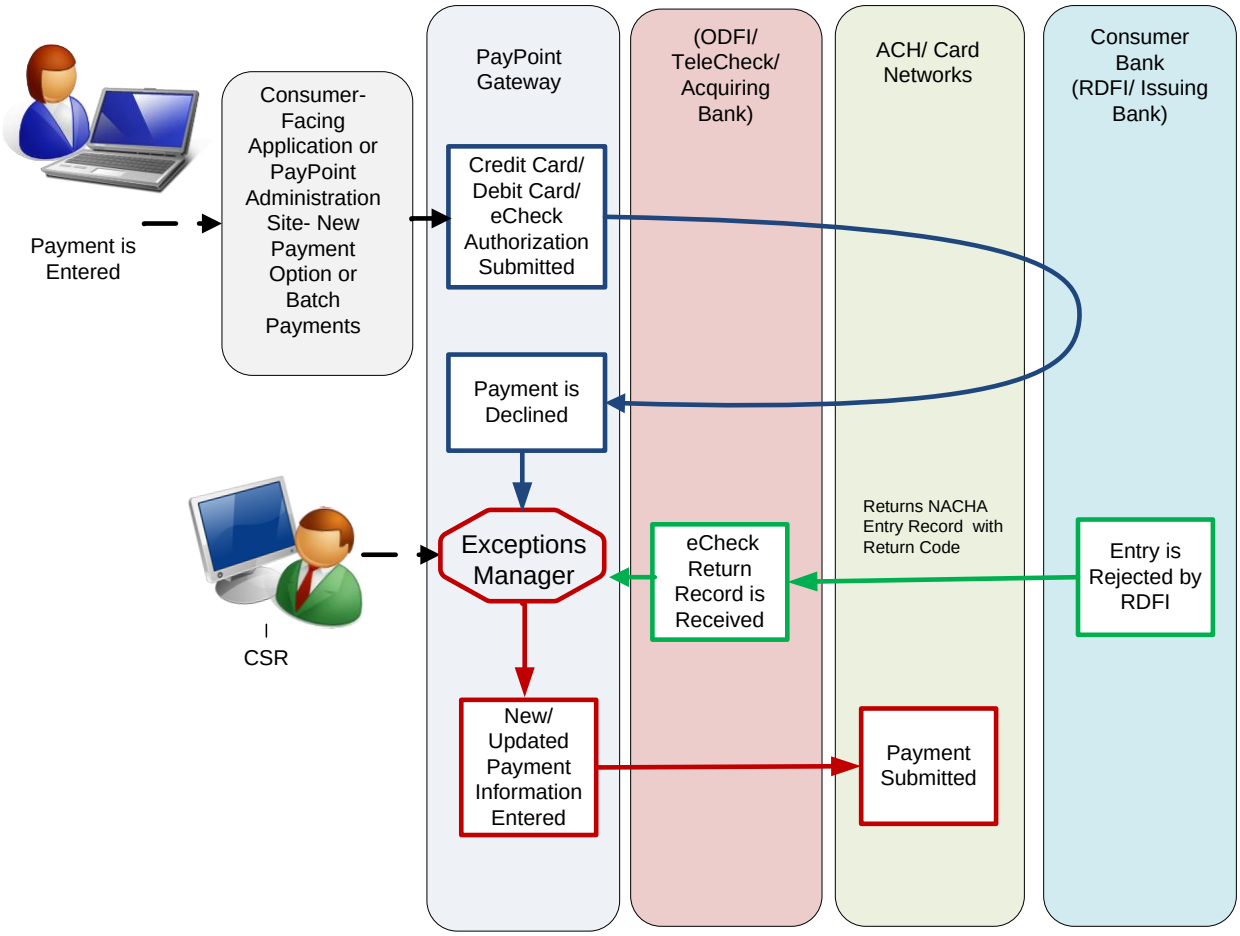
An Exceptions Manager has been added to PayPoint which will allow you to process a payment for a bill after the payment has originally failed. Exceptions Manager will document the original payment and the resubmission. This is not the same as an eCheck re-presentment (due to NSF returns) and can be applied to all payment types. Each transaction is tracked separately with PayPoint although they are tied together in the Exception History.

Overview

There are two basic ways a payment may not process successfully, besides a communication or network error:

1. Authorization is declined (including verification failed) for Credit Card, Debit Card, or eCheck.
2. An eCheck is returned from the ACH Network.

Your business needs will drive which of these you would like to process in Exceptions Manager, including the communication errors.


PayPoint Gateway
(ODFI/ TeleCheck/ Acquiring Bank)
ACH/ Card Networks
Consumer Bank (RDFI/ Issuing Bank)
Payment is Entered
Consumer-Facing Application or PayPoint Administration Site- New Payment Option or Batch Payments
Credit Card/ Debit Card/ eCheck Authorization Submitted
Payment is Declined
Exceptions Manager
CSR
eCheck Return Record is Received
Returns NACHA Entry Record with Return Code
Entry is Rejected by RDFI
New/ Updated Payment Information Entered
Payment Submitted

Credit Card/ Debit Card/ eCheck Decline Process

- The authorization is submitted through the appropriate networks or to TeleCheck (for eCheck).
- The authorization is declined by the issuing bank or TeleCheck

eCheck Returns Process

- **eCheck Entry Rejected by RDFI** – The RDFI initiates the return through the ACH network. This returns file contains the original detail data along with the return codes. This is sent back to the ODFI.

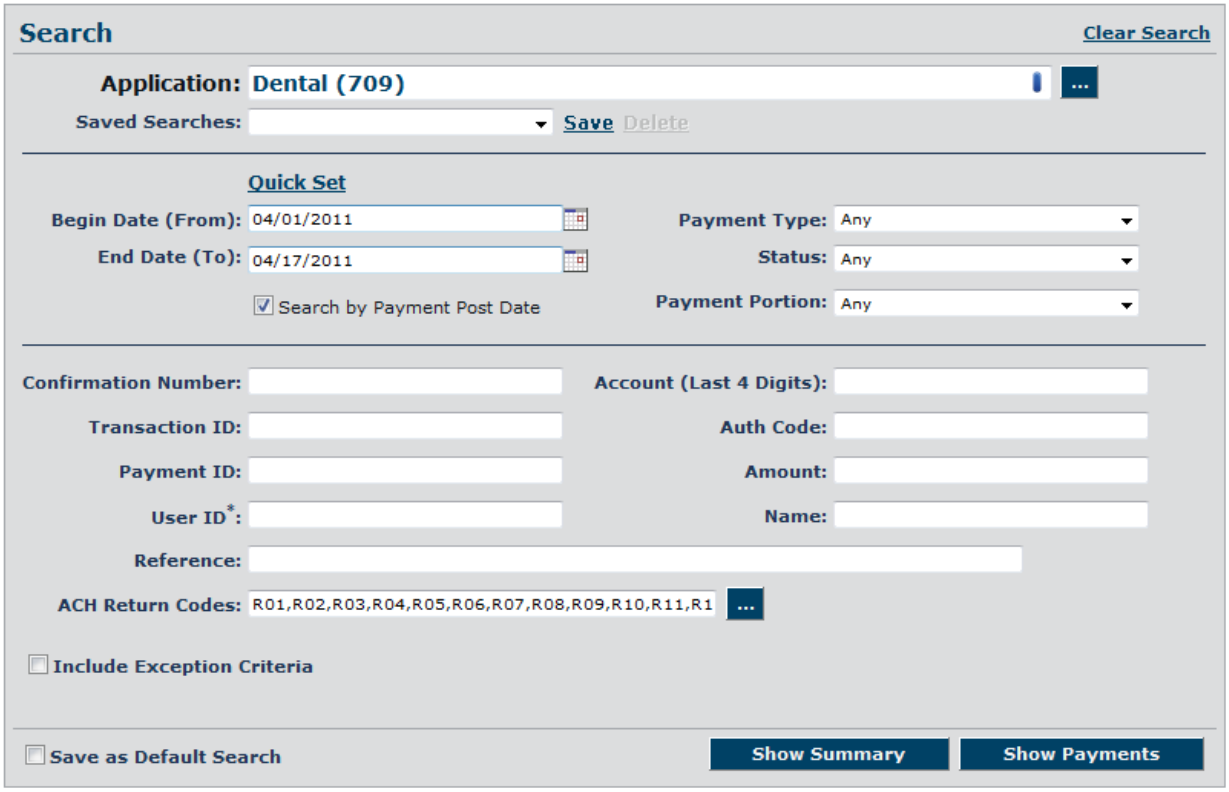
- **Return Record is Received**–The PayPoint Gateway will retrieve the returns data as part of the other settlement files received from TeleCheck. PayPoint will update the payment record with the Return Data and create a Reversal for fatal returns.

Exceptions Manager – The CSR will be able to search for Payment Records that meet your Exceptions Management Business Rules (i.e. Declined Payments over $5000), using the PayPoint Main Search Feature.

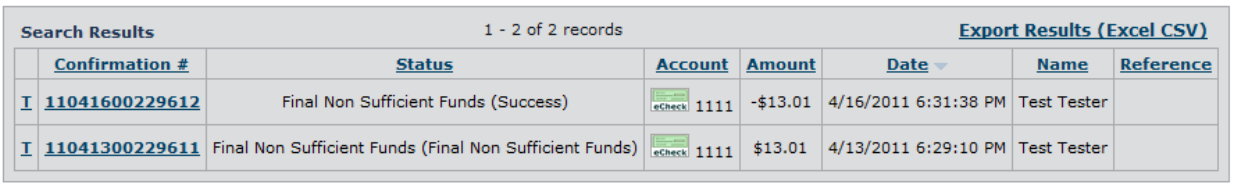
Corrective Action – The CSR will be able to make corrections to the payment either by updating account numbers, including routing number or by submitting with new account information. Notes will be placed on the original payment and the resubmission to tie the transactions together.

Process Details

Exceptions Manager is an extension of the Main Search Screen.

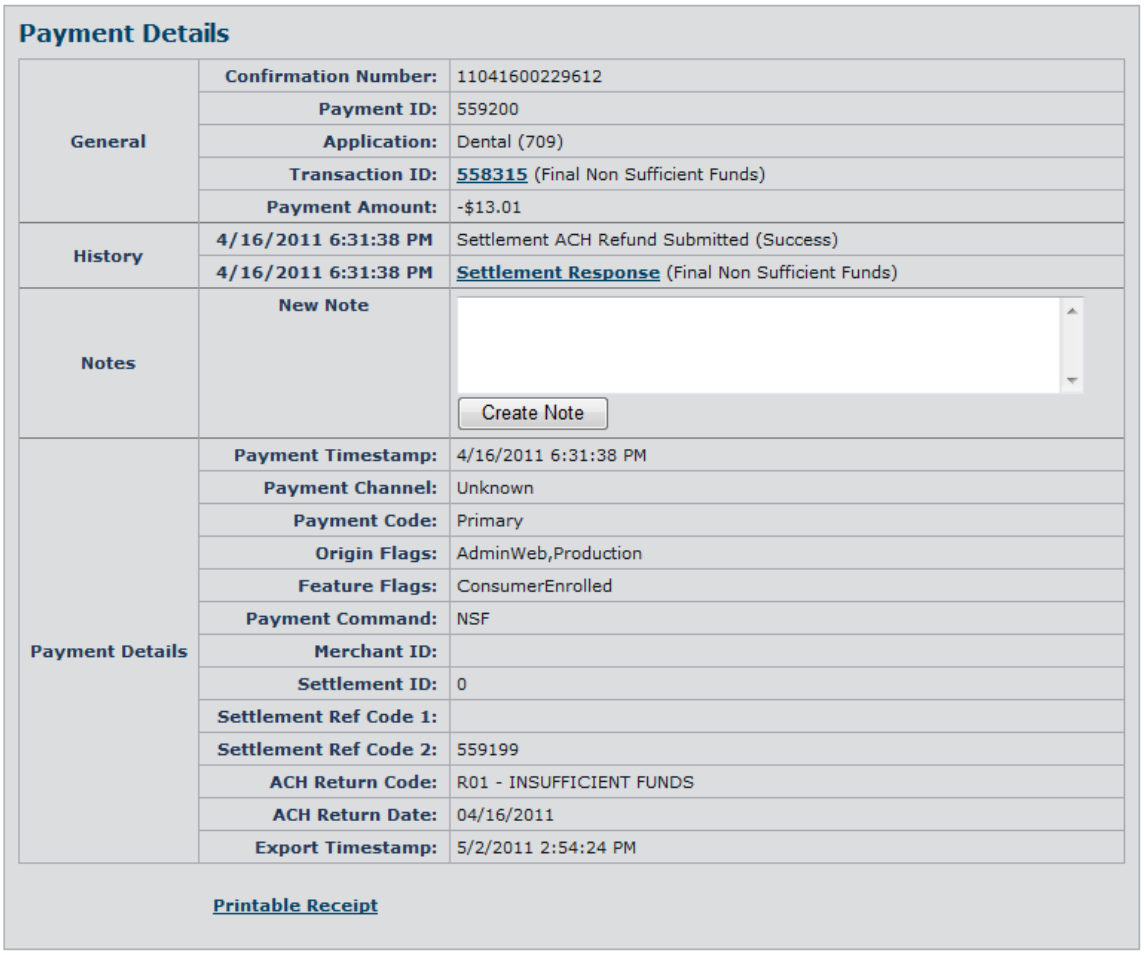


The CSR may enter the Search Criteria in the Main Search and also in the Exceptions to locate an item to be worked.



	Confirmation #	Status	Account	Amount	Date	Name	Reference
I	11041600229612	Final Non Sufficient Funds (Success)	eCheck 1111	-$13.01	4/16/2011 6:31:38 PM	Test Tester	
I	11041300229611	Final Non Sufficient Funds (Final Non Sufficient Funds)	eCheck 1111	$13.01	4/13/2011 6:29:10 PM	Test Tester	

The CSR may click on the Confirmation Number to view the Payment Details.

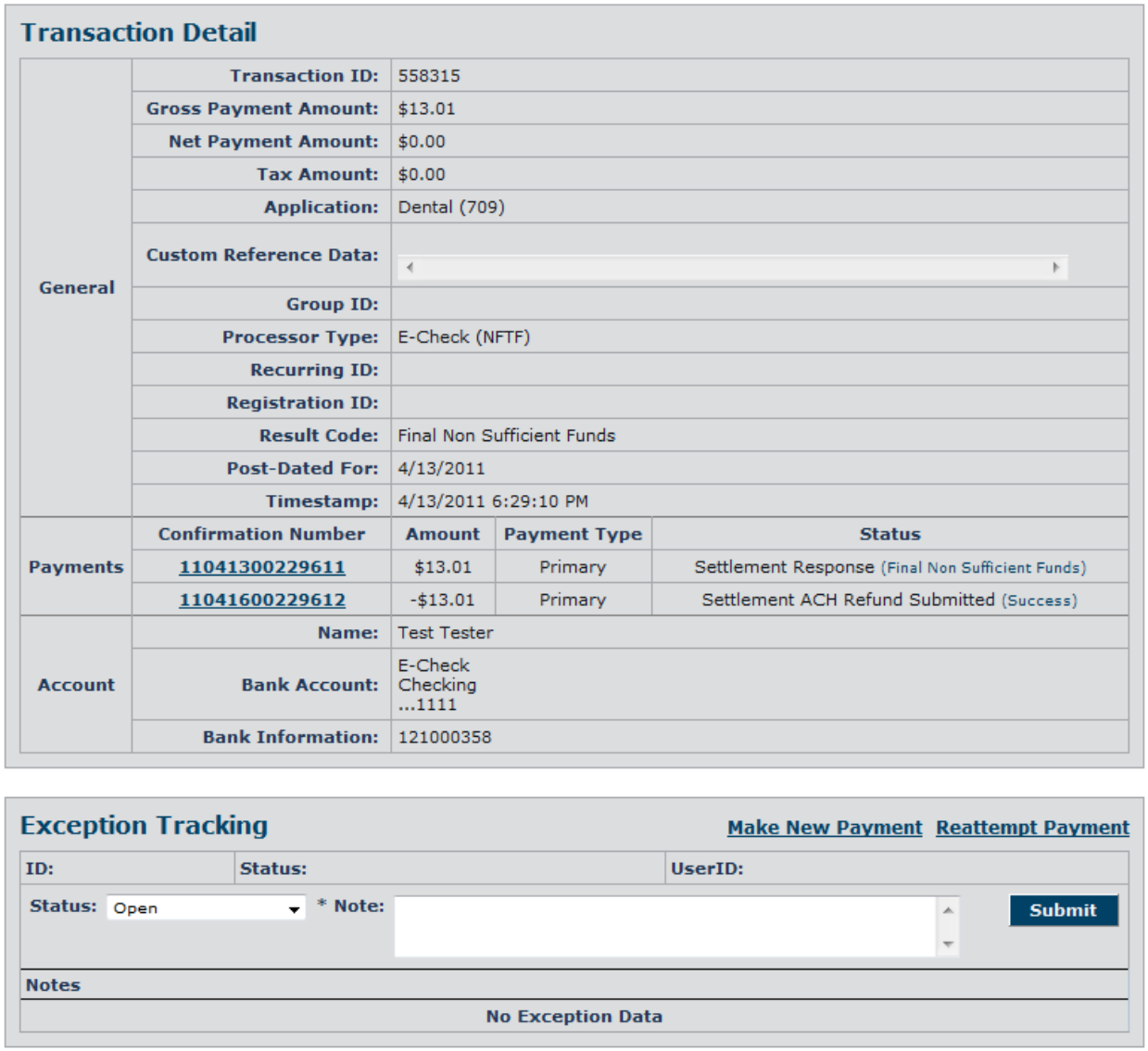


Payment Details

General	Confirmation Number:	11041600229612
	Payment ID:	559200
	Application:	Dental (709)
	Transaction ID:	558315 (Final Non Sufficient Funds)
	Payment Amount:	-$13.01
History	4/16/2011 6:31:38 PM	Settlement ACH Refund Submitted (Success)
	4/16/2011 6:31:38 PM	Settlement Response (Final Non Sufficient Funds)
Notes	New Note	Create Note
Payment Details	Payment Timestamp:	4/16/2011 6:31:38 PM
	Payment Channel:	Unknown
	Payment Code:	Primary
	Origin Flags:	AdminWeb,Production
	Feature Flags:	ConsumerEnrolled
	Payment Command:	NSF
	Merchant ID:	
	Settlement ID:	0
	Settlement Ref Code 1:	
	Settlement Ref Code 2:	559199
	ACH Return Code:	R01 - INSUFFICIENT FUNDS
	ACH Return Date:	04/16/2011
	Export Timestamp:	5/2/2011 2:54:24 PM

Printable Receipt

To work this payment, the CST may click on the Transaction ID or "T" Shortcut from the Search Results.



Transaction Detail

General	Transaction ID:	558315		
	Gross Payment Amount:	$13.01		
	Net Payment Amount:	$0.00		
	Tax Amount:	$0.00		
	Application:	Dental (709)		
	Custom Reference Data:			
	Group ID:			
	Processor Type:	E-Check (NFTF)		
	Recurring ID:			
	Registration ID:			
	Result Code:	Final Non Sufficient Funds		
	Post-Dated For:	4/13/2011		
	Timestamp:	4/13/2011 6:29:10 PM		
Payments	Confirmation Number	Amount	Payment Type	Status
	11041300229611	$13.01	Primary	Settlement Response (Final Non Sufficient Funds)
	11041600229612	-$13.01	Primary	Settlement ACH Refund Submitted (Success)
Account	Name:	Test Tester		
	Bank Account:	E-Check Checking ...1111		
	Bank Information:	121000358		

Exception Tracking Make New Payment Reattempt Payment

ID:	Status:	UserID:

Status: Open * Note: Submit

Notes
No Exception Data

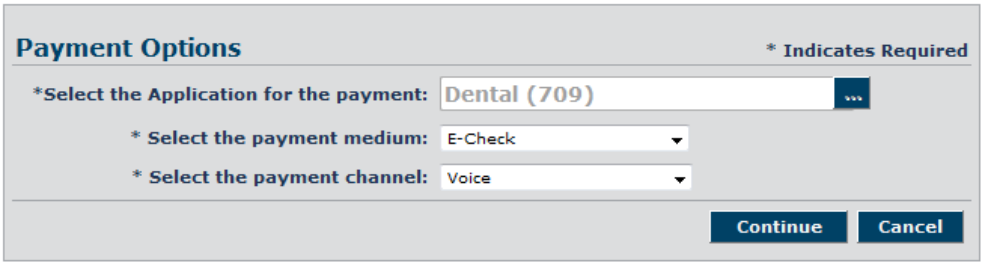
The CSR has the option to **Make New Payment** which walks the CSR through the complete payment process or **Reattempt Payment.**

The CSR may enter a note and set the status of the Exception to the following:

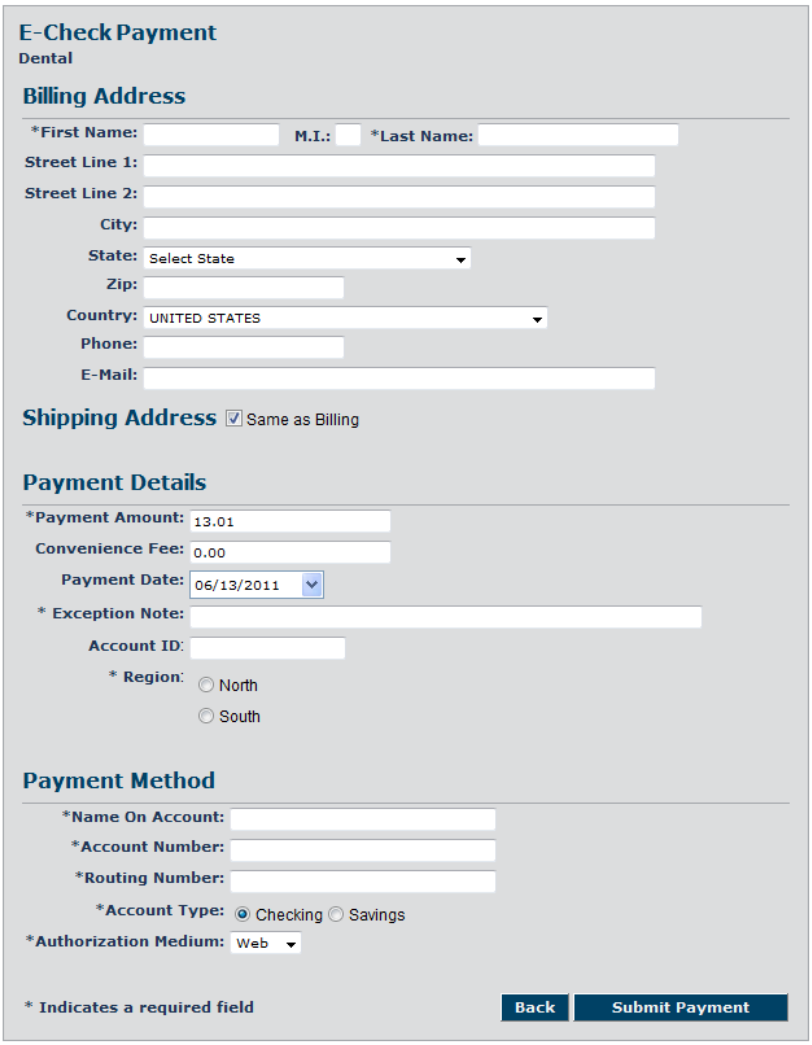
- Open
- Closed, Resolved
- Closed, Unresolved
- Escalated

Make New Payment

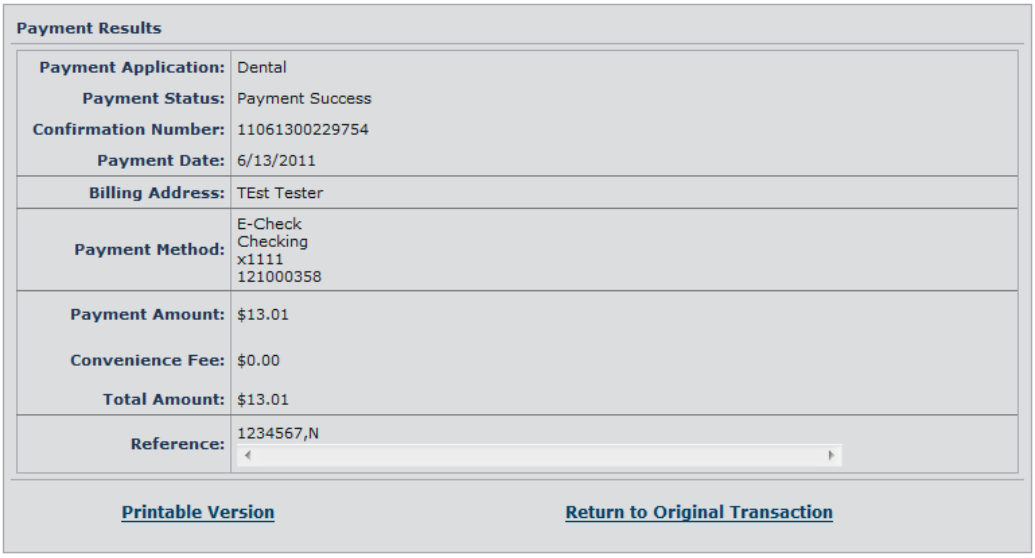
When the CSR clicks on **Make New Payment**, they will be presented with the PayPoint New Payment Options, where the CSR may select the payment medium and payment channel.



The basic information from the original payment pre-fills the eCheck Payment Form.



The CSR completes the new account number and routing number and clicks **Submit Payment** and **Payment Results** are displayed.



Payment Results

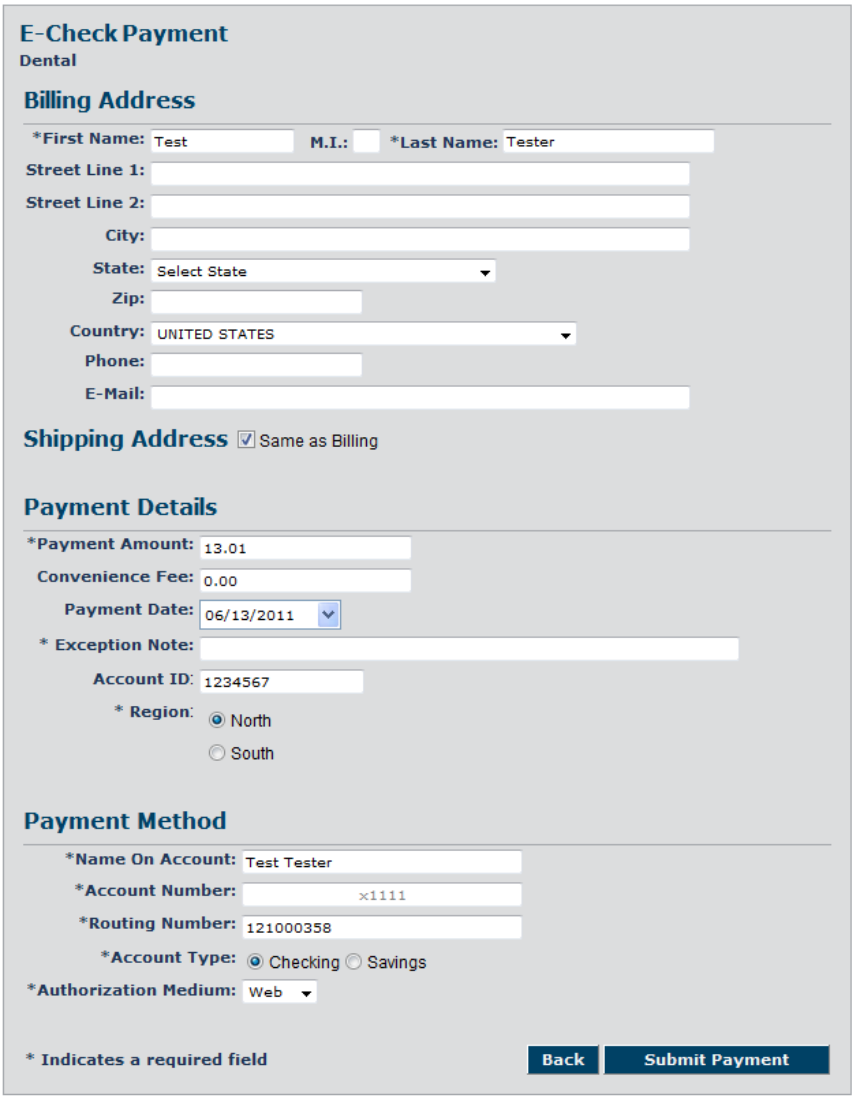
Payment Application:	Dental
Payment Status:	Payment Success
Confirmation Number:	11061300229754
Payment Date:	6/13/2011
Billing Address:	TEst Tester
Payment Method:	E-Check Checking x1111 121000358
Payment Amount:	$13.01
Convenience Fee:	$0.00
Total Amount:	$13.01
Reference:	1234567,N

Printable Version Return to Original Transaction

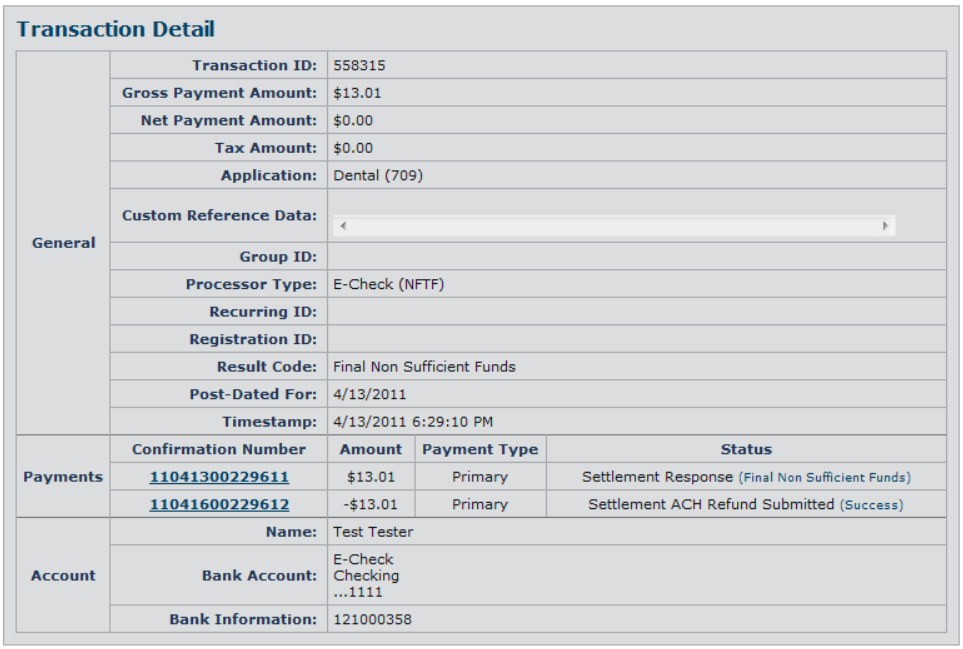
.

Reattempt Payment

When the CSR selects **ReAttempt Payment**, they are presented with the eCheck Payment Form completely filled in from the original payment. The CSR may then make the correction and submit payment.

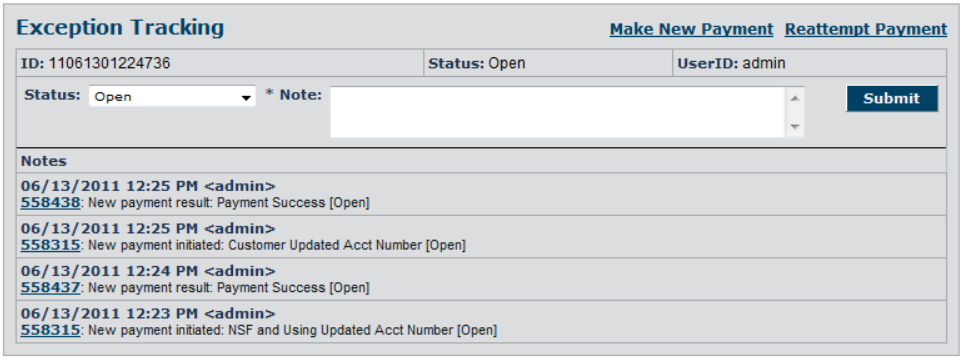


The CSR may return to the Original Transaction or any of the attempts and see the Exception History. There will be a note with a link to the transaction ID of the associated transactions.



Transaction Detail

General	Transaction ID:	558315		
	Gross Payment Amount:	$13.01		
	Net Payment Amount:	$0.00		
	Tax Amount:	$0.00		
	Application:	Dental (709)		
	Custom Reference Data:			
	Group ID:			
	Processor Type:	E-Check (NFTF)		
	Recurring ID:			
	Registration ID:			
	Result Code:	Final Non Sufficient Funds		
	Post-Dated For:	4/13/2011		
	Timestamp:	4/13/2011 6:29:10 PM		
Payments	Confirmation Number	Amount	Payment Type	Status
	11041300229611	$13.01	Primary	Settlement Response (Final Non Sufficient Funds)
	11041600229612	-$13.01	Primary	Settlement ACH Refund Submitted (Success)
Account	Name:	Test Tester		
	Bank Account:	E-Check Checking ...1111		
	Bank Information:	121000358		



Exception Tracking Make New Payment Reattempt Payment

ID: 11061301224736 | Status: Open | UserID: admin

Status: Open * Note: Submit

Notes

06/13/2011 12:25 PM <admin>
558438: New payment result: Payment Success [Open]

06/13/2011 12:25 PM <admin>
558315: New payment initiated: Customer Updated Acct Number [Open]

06/13/2011 12:24 PM <admin>
558437: New payment result: Payment Success [Open]

06/13/2011 12:23 PM <admin>
558315: New payment initiated: NSF and Using Updated Acct Number [Open]

14.0 Frequently Asked Questions

Bank Deposit Discrepancies

My bank deposit is less than expected and does not match the Payment Posting File I received from First Data Government Solutions? How could this be?

The banking institution will be the first place where you will see information on a transaction. For instance, if the client placed a stop payment on the transaction, the banking institution will immediately withdraw that amount from the deposit. For this negative value to appear in PayPoint it can take 15 business days or longer to see it in the actual Payment Posting File as a result of the process. You will see, however, in PayPoint for that transaction that a stop payment has been issued, but the negative value will not appear until later.

If my bank deposit is less than expected, how can I determine why?

The best thing would be to encourage your bank to provide a file that lists all of the transactions for your bank deposit including transactions with negative values. In that way you can easily determine what occurred. If you do not have this information, you can use PayPoint to help you search what it might be. For instance, if the difference is $5.20, search in the amount field for any transaction that totals $5.20. You may find, for example, that a stop payment had been requested. Sometimes, it is not that easy since there may be two transactions, one for $5.20 and another $7.10 with a total difference of $12.30

Declined Transactions

Declined transactions are transactions that fail during the authorization process with the processors for Credit Card, e-Check and PINless Debit.

How do I communicate an e-Check declined transaction to the customer?

Here's the information that you can communicate to your customers

"We are sorry that we cannot accept your check at this time. Our decision is based, in whole or in part, on information provided to us by TeleCheck. We encourage you to call TeleCheck at (800)366-2425 or write TeleCheck Customer Care at P.O. Box 4513, Houston, TX 77210-4513. Please provide TeleCheck your driver's license number and the state where it was issued, and the complete banking numbers printed on the bottom of your check. Under the Fair Credit Reporting Act, you have the right to a free copy of

your information held in TeleCheck's files within 60 days from today. You may also dispute the accuracy or completeness of any information in TeleCheck's consumer report. TeleCheck did not make the adverse decision to not accept your payment item and is unable to explain why this decision was made.

Since the reason for the decline is confidential, you need to inform the customer to call the phone number as directed in the instructions above. The customer will need to provide a driver's license number, state where issued, and the complete banking numbers printed on the bottom of his or her check."

How do I determine why a customer's Credit Card was declined?

Since the reason for the decline is confidential, you need to inform the customer to call their Credit Card Company to determine why the card was declined.

Is there an easy way to see all my declined transactions?

Yes! Simply use the search feature in PayPoint. Select status "declined." It will provide a list of all of the declined transactions. You can also select by time periods as well.

eCheck Returned Transactions

What is a return transaction?

A returned transaction is a transaction that has a negative value associated with it due to the customer's bank declining the payment. A returned transaction could be a result of a NSF or invalid information on the customer's account.

How long does it take for a returned payment to appear in the Payment Extract File?

Technically, it is allowable to take as long as 60 days. However, typically it is takes 15 business days. This is a result of the banking system itself and nature of its communications.

NSF (Not Sufficient Funds)

How does a NSF work?

There will be an initial presentment of the transaction and up to two re-presentments. All of the re-presentments will have their status updated on PayPoint. If the payment stays as an NSF after the three presentments, a debit instruction will be transmitted to the state's bank account to debit the account for the NSF.

PayPoint Process

What is PayPoint?

PayPoint is a software platform that acts as gateway between the agency application, be it an IVR, web, etc., and the financial institutions that process payment transactions. PayPoint is a tool and a product of First Data Government Solutions.

What is TeleCheck®?

TeleCheck serves as the ACH Clearing house for the PayPoint application. TeleCheck is the actual software platform that does the e-check authorizations and processing. TeleCheck funds the merchant account while the debit is being processed against the customer's account.

What does the "T" and "R" refers to the left of the confirmation column in PayPoint?

"T" refers to "transaction." Transactions contain one or more payment actions including the original payment. When a payment is received it is created as part of a transaction. Any future actions against the original payment such as refunds are stored under the original transaction. The transaction holds all of the general account information associated with a payment (e.g. account number, name, address, etc.). If you select "T" link from the payment search screen you can view the transaction information associated with a specific payment. You'll see the general account holder information as well as a history of actions that may have taken place since the original payment was received.

"R" refers to Refund. A payment that has not already been fully refunded will have an "R" next to it allowing you to quickly access the "Refund" option. If you select the "R" link you will be presented with a refund screen for that payment.

At what point has the e-Check been initiated, deposited to city's account, cleared through the customer's account and thereby completed?

Initiation is done daily (weekends and banking holidays excluded). In general ACH funds are deposited into your account within 24-48 hours.

At what point is the process (eCheck) successfully completed?

If e-Check accepts the payment without authorization errors it is considered complete. Your confirmation number is a record of its existence in PayPoint. The payment is used for settlement that night. Assuming there are no returns, stop payments or other problems with settlement you should receive funds within 24-48 hours. Keep in mind that a return can be issued on a payment for up to 60 days.

When the eCheck process is completed, what term is used?

When the status is "Settled (Settled or Success) this means that the payment has been successfully issued to the ACH network, and there has not been any negative notifications received against that payment. The ACH network is not a real-time network that means it does not provide confirmation of any type. Only negative activity like a return, invalid account, or stop payment is sent back from the ACH network. Therefore, PayPoint assumes that a payment should be through fully ACH settlement process within six business days.

How can I record my communications with the customer regarding a particular transaction?

Use the Notes feature in PayPoint. Notes allow you to record correspondence and conversations with clients in regard to a particular transaction. For instance, you may have had to communicate to a customer that his or her payment was declined. You can record the results of this within the notes section for a historical record of this type of communication. It is not necessary to record any notes. It is simply an additional feature.

What is the PayPoint tracking number?

It's the "confirmation number" for the PayPoint transaction, which is found within the NSA export file. Ask your Project Manager Team for its location within the posting file. This number can be used to find a payment within PayPoint, by entering it into the "Confirmation Number" field within the Main Menu's search section.

Payments

What is the payment extract file (Posting File)?

The payment extract file is generated from the PayPoint engine that shows all those payments settled (will include payments settled and any declined transactions because of NSF or Stop payments by First Data Government Solutions ACH Clearing house – ACHEX/Horizon) for a given day.

Stop Payment

What is a Stop Payment?

A customer issues a stop payment through his or her banking institution. A stop payment cannot be initiated through PayPoint. However, PayPoint will show the results of a stop payment for any given transaction in the payment detail section. A Stop Payment can also be issued by the customer's banking institution due to an ACH Debit Block on the customer's bank account.

How can I tell when a Stop Payment has been issued?

In the payment details by the transaction ID and the history section will indicate that a stop payment has been issued